



ADITYA INSTITUTE OF MANAGEMENT STUDIES & RESEARCH

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No. 12 Kogilu Main Road, Maruthi Nagar, Yelahanka, Bangalore-560064

**PROCEEDINGS
NATIONAL CONFERENCE
ON
“ARTIFICIAL INTELLIGENCE – INTERVENTIONS AND IMPACTS ON
BUSINESS AND SOCIETY”**

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17th October, 2025

ABSTRACTS



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AN INITIATIVE OF IQAC

Invitation

FOR
NATIONAL CONFERENCE
ON



"Artificial Intelligence – Interventions and Impacts on Business and Society"

FRIDAY, OCTOBER 17, 2025



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DR. RITIKA SINHA

Professor & Former Chairperson,
School of Management Studies,
Bengaluru City University.



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National Conference on **ARTIFICIAL INTELLIGENCE (AI)** INTERVENTIONS AND IMPACTS ON BUSINESS AND SOCIETY

17.10.2025

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The rise of Artificial Intelligence has reshaped industries, societies, and human thought in profound ways. This national-level conference aims to explore the diverse interventions and impacts of AI across disciplines—from business and science to ethics.

We invite researchers, academicians, industry professionals, and students to submit original and unpublished research papers aligned with the conference theme.



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We invite Academicians / Researchers / Industry Representatives to submit their original work related to any of the following Sub Themes.

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- AI in Marketing
- HR Analytics and AI
- AI in Finance
- AI in Operations & Supply chain Management
- AI in Health Care
- AI on Human Values
- Robotics and Automation
- AI in Cybersecurity
- Ethical challenges in AI Applications
- AI for smart cities and IoT systems
- AI for Climate Modelling and Sustainability
- Ethics and Governance in Implementation of AI
- Any Other - Pertaining to the Theme

PUBLICATION OPPORTUNITIES

Conference Proceedings / Abstract / Papers will be published with ISBN Number.

IMPORTANT DATES

Registration starts from : 16/08/2025
Abstract Submission : 30/09/2025
Full Paper Submission : 10/10/2025
Notification of Acceptance : 14/10/2025
Date of Conference : 17/10/2025

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Academicians / Research Scholars : 500
Industry Representatives : 1000
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FOREWORD



Dr. B. A. Vishwanath
Chairman,
Aditya Group of Institutions, Bengaluru



Dr. Priya Vishwanath
Vice Chairperson,
Aditya Group of Institutions, Bengaluru

We are very glad to note that Aditya Institute of Management Studies is organizing the **National Conference 2025** on the theme “*Artificial Intelligence – Impacts & Interventions on Business & Society*”

Artificial Intelligence is transforming and reshaping industry and communities across multiple dimensions. In this AI era, when Business is impacted through economic and productivity gains through innovation and new business models, the need is for skilled workforce with the technological expertise and knowledge of AI. This in turn is impacting Society demanding skilled / re-skilled workforce, job creation and job displacement.

This Conference is a great opportunity for all the innovative and diverse minds to come together on this platform to present and showcase their innovative ideas, solutions for business / community, foster collaborations and trigger awareness through sharing insights. At this transitional phase when AI is trending the ecosystem, without doubt, underscores the need for collaboration between academia, industry and government sectors to create innovative solutions that foster resilience, growth and prosperity using AI solutions to this business and society ecosystem.

Hearty congratulations to all the registered participants. It is indeed an honour to welcome all enthusiastic participants on board of National Conference 2025 to unfold diverse ideas, solutions and insights. In fact, we are overwhelmed by the response received by the participants from various states to present their research contribution in this National Conference. We thank all participants and wish you all the best in your Research journey ahead.

We also encourage all faculty and students of Aditya Institute of Management Studies for embarking on this academic excellence by presenting your research outcomes in this National Conference.

We extend our best wishes to team Aditya Institute of Management Studies & Research for this initiative and dedication in launching **National Conference 2025**, on one of the most important trending themes “*Artificial Intelligence – Impact & Interventions on Business & Society*” a need of the hour issue globally, when the entire business ecosystem is transforming with the adoption and intervention of AI. Indeed, this National Conference 2025 is yet another milestone reflecting our commitment to academic excellence.

Best Wishes,

Dr. B. A. Vishwanath
Chairman,
Aditya Group of Institutions, Bengaluru

Dr. Priya Vishwanath
Vice Chairperson,
Aditya Group of Institutions, Bengaluru

PREFACE

It is indeed a moment of pride to pen the **PREFACE** note for the **Proceedings of National Conference 2025** on the Theme: “**Artificial Intelligence – Impacts & Interventions on Business & Society**” on **17th October 2025**.

Aditya Institute of Management Studies & Research, known for academic excellence has reached another milestone launching this Conference on “**Artificial Intelligence (AI)**”, a trending issue across the globe. Responsible deliberations and dialogue is the need of the hour not only in India but across the globe.

With AI buzzing across the globe, penetrating into every sector and domain transforming Business & productivity is a matter of both opportunity and concern. AI has engulfed the business ecosystem to such an extent, that there is an urgent call and demand for skilling / up-skilling including displacement of jobs is a matter of grave concern to the workforce.

The **IndiaAI Mission**, a comprehensive pan India initiative launched in 2024 by government of India with a significant budget allocation of over Rs.10,300 cr over five years period, aims to build a robust AI ecosystem in India with the key goal of “**Making AI in India**” encouraging domestic development and “**Making AI work for India**” ensuring AI benefits various sectors for socio-economic transformation of business and Society at large.

With this backdrop, this Conference aims to explore challenges, opportunities, innovative strategies, initiatives and emerging trends that illustrate the critical transition of business practices towards AI models and its impact on Business and Society.

The main objective of the Conference is to enhance the Research culture amongst enthusiastic Research scholars, academicians and the students’ fraternity and to focus more on trending issues in technology for the economic development of the nation through business models through innovation and AI technology which is an immediate global challenge and need of the hour. Secondly, to inspire mutual dialogue, share best practices, enhance industry – academia collaborations and contribute for an intensive learning, trying to understand how AI know-how can be integrated into core business strategies for a resilient and equitable future across the globe.

Let this Conference unfold deliberations, networking and inspire mutual dialogues, new thinking, and deep learning, finding best possible solutions to immediate challenges and problems in business practice as we transition in this technologically driven Artificial Intelligence era towards Sustainable Business Practice for the Peace and Preservation through Socially responsible business practices on all fronts across the globe for the harmonious development of the society at large,

The response for the Conference has been very encouraging and positive from the enthusiastic Researchers including Academicians, Research Scholars, students and organisations pan India. Extend heartfelt gratitude to our Patrons, Dr. B. A. Vishwanath, Chairman of Aditya Group of Institutions and Dr. Priya Vishwanath, Chairperson of Aditya Group of Institutions for their unconditional support and guidance. Special Greetings to all Participants for an enriching and insightful deliberations in the Conference.

Prof. Dr. Pushpa Shetty
Director & Principal
Aditya Institute of Management Studies & Research

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MARKETING IN THE AGE OF AI: OPPORTUNITIES, INTERVENTIONS, AND IMPACTS ON SOCIETY

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ABSTRACT

Marketing is changing due to the role of artificial intelligence (AI) on both the strategic and operational structures of organizations. As the literature shows, AI is significantly enhancing marketing efficiency, through improved customer segmentation, strategic personalization, and more effective decision-making, while simultaneously raising significant challenges in areas of ethics, transparency, and social influence. Synthesized from an in-depth review of both conceptual and empirical research (2020–2025), this research article identifies broad themes such as AI-led digital transformation, integrating sustainability, human and AI collaborative intelligence, and the impact of generative AI on creative marketing processes. These results indicate that, in addition to offering operating efficiencies, AI potential must be guided by ethical principles to avoid bias, job loss, and privacy breaches. The research winds up by advocating for subsequent research agendas that focus on the co-evolution of AI technology and human governance to achieve optimal innovation, trust, and societal benefit in marketing practice.

Keywords: Artificial intelligence, digital transformation, integrating sustainability, human and AI collaborative intelligence, generative AI.



JOB DISPLACEMENT BY AI: ETHICAL RESPONSIBILITY OF EMPLOYERS – HUMAN DIGNITY AND FAIRNESS IN TRANSITIONS.

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ABSTRACT

The rapid integration of Artificial Intelligence (AI) into business operations has led to significant transformations in the workplace, raising critical ethical concerns about job displacement. While AI enhances efficiency and productivity, it simultaneously threatens traditional employment structures, disproportionately affecting workers engaged in routine and repetitive tasks. This paper explores the ethical responsibility of employers in managing workforce transitions caused by AI adoption, with a particular focus on human dignity and fairness. It examines how organizations can balance technological advancement with employee welfare by ensuring transparent communication, fair severance policies, reskilling opportunities, and redeployment initiatives. Drawing on case studies from diverse industries, the paper highlights both best practices and shortcomings in employer responses to AI-driven disruptions. Furthermore, it discusses the broader societal implications of large-scale displacement, including inequality, psychological well-being, and the need for regulatory frameworks. The study emphasizes that ethical employer practices are not only essential for upholding human dignity but also for building sustainable organizations in an AI-driven future.

Keywords: Artificial Intelligence, Job Displacement, Human Dignity, Ethical Responsibility, Workforce Transition

AI IN HUMAN VALUES

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ABSTRACT

This paper presents the development and implementation of a multi-modal Speech Emotion Recognition (SER) system aimed at accurately classifying emotions in speech. Initially, the project focused on developing a machine learning-based model for emotion recognition using speech audio features. However, due to challenges in data acquisition, feature extraction, and model training, the approach was expanded to include a mobile application leveraging pre-trained Natural Language Processing (NLP) models for text-based sentiment analysis. The system integrates both speech-to-text processing and machine learning classification to detect emotions from both spoken content and tone. A combination of datasets, including RAVDESS and TESS, was used to train the model, while a custom dataset is being developed to improve performance in real-world scenarios. The primary model employs a Support Vector Machine (SVM)-based Support Vector Classification (SVC) algorithm, using speech features like Mel-Frequency Cepstral Coefficients (MFCCs) and pitch to classify emotions. Results show a classification accuracy of 74.33%, with strong performance for emotions like anger and surprise, while subtle emotions like calm and neutral remain challenging. Key areas for future improvement include dataset expansion, model refinement, and real-world deployment, particularly in noisy and spontaneous speech environments. This study also explores the potential of combining audio based and text-based SER models for more robust emotion recognition in diverse applications.

Keywords: Speech Emotion Recognition, Machine Learning, Natural Language Processing, Mobile Application, SVM, Emotion Classification, Text-based Sentiment Analysis, Data Processing.

ARTIFICAIL INTELLIGENCE IN EDUCATION – ISSUES AND CHALLENGES IN INDIA

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ABSTRACT

Artificial Intelligence, to understand in a layman's language, focuses on helping machines to think and respond like human brains such as comprehension, reasoning, decision making and solving critical problems. Artificial intelligence (AI) is a set of technologies that enable computers to perform a variety of advanced functions, including the ability to see, understand and translate spoken and written language, analyse data, make recommendations, and much more. AI is getting trendy and penetrated into all domains including healthcare, financial services, retail, hospitality, automobiles, telecom, education etc.. With its automated tasks, it's helping industries to transform, promote innovation, boost productivity, reduce errors, create better products and customise customer experience.

With global and domestic industry demand for AI skilled workforce, AI in education is no longer a luxury but a necessity revolutionising education going beyond technology. AI in education involves the usage of technologies such as machine learning, natural language processing (NLP) and data analysis enabling teaching and learning more effective. AI is customizing content of lessons to each student's needs, simplifying repetitive administrative tasks, providing insights based on real data to improve decision making.

As per the studies conducted by INDIAai, globally AI in education sector is expected to surge from 3.8 billion dollars in 2023 to 112 billion dollars by 2034. Realizing this shift, UNESCO dedicated the 2025 International Day of Education to the role of AI in transforming the future of learning and was celebrated on the 24TH January 2025.

With these global developments, AI in education is no more an ultramodern concept but has already penetrated into classroom education, transforming how we teach, deliver, learn, adapt and grow. India also through its National Education Policy and Public-Private initiatives is leveraging AI into curriculum, bridging the learning gap, enhancing teaching capacity and preparing the students to an AI driven world of technology.

This paper envisages to study and provide insights for every student and educator on the issues of accessibility, equity and challenges as to how AI is getting embedded into India's vast educational ecosystem to build a truly AI ready education system in India.

Keywords: Artificial Intelligence (AI), Machine Learning (ML), Natural Language Processing (NLP), Accessibility, Higher Education, National Educational Policy.

AI-DRIVEN TRANSFORMATION IN FINANCIAL SERVICES: INNOVATION, EFFICIENCY, AND FUTURE GROWTH

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ABSTRACT

The advancement and use of technology have become indispensable in today's world. Few technological advancements have had as significant of an impact on the financial services sector as artificial intelligence (AI). AI is one of the new and creative solutions that are changing the financial services industry globally. The financial landscape will surely change as AI technologies advance, presenting fresh chances for creativity and expansion. The integration of artificial intelligence (AI) into the financial services industry marks a transformative era defined by speed, precision, and innovation. As AI technologies evolve, they are reshaping every facet of finance—from improving risk management accuracy and detecting fraud in real time, to reducing operational costs through automation. Predictive analytics now enable more informed strategic planning, while AI-powered tools such as PDF summarizers streamline information processing. Enhanced credit scoring models, algorithmic trading, and back-office automation further illustrate AI's expanding role. This article explores these advancements and highlights how AI is not only enhancing efficiency but also unlocking new opportunities for growth and competitiveness in the global financial landscape.

Keywords: Artificial Intelligence (AI), Financial Services, Predictive Analytics, Automation, Risk Management

AN OVERVIEW ON IMPORTANCE OF ARTIFICIAL INTELLIGENCE IN THE MAINTENANCE OF HUMAN HEALTH

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ABSTRACT

Artificial intelligence (AI) is a powerful and disruptive area of computer science, with the potential of fundamentally transforms the practice of medicine and delivery of health care. Advancements in research show an increasing interest in creating AI solutions in the healthcare sector. This interest is driven by the broad spectrum and extensive nature of easily accessible patient data including medical imaging, digitized data collection and electronic health records and by the ability to analyze and interpret complex data, facilitating more accurate and timely diagnosis. This review goal is to provide comprehensive over view of the advancements achieved by AI in health care, improving the quality and efficiency of health care decision making, reliable and safe AI systems and current application of AI in healthcare including machine learning, natural language processing and robotics. The paper also explores the future possibilities of AI in healthcare such as personalized medicines, diseases prediction, prevention and drug discovery.

Key words- Artificial intelligence, health care, diagnostic assistance, data privacy, ethical considerations.

THE INTERSECTION OF AI AND STRATEGIC LEADERSHIP: IMPACTS ON BUSINESS SUSTAINABILITY

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ABSTRACT

The growing integration of Artificial Intelligence (AI) into business operations is transforming the landscape of strategic leadership and sustainability management. This paper explores how AI influences strategic decision-making and drives long-term business sustainability by enhancing efficiency, innovation, and ethical governance. It emphasizes the evolving role of business leaders who must align AI technologies with corporate values and sustainability goals to achieve a balance between profitability, environmental protection, and social responsibility. The study proposes a conceptual framework that illustrates how AI-driven insights can support leaders in designing adaptive, resilient, and sustainable organizations. Focusing on industries such as information technology, manufacturing, and retail—particularly within the Indian context—the paper discusses how strategic leaders can harness AI to reduce carbon footprints, optimize resources, and strengthen competitive advantage. Ultimately, it concludes that the intersection of AI and strategic leadership not only redefines business performance but also promotes inclusive and responsible growth for long-term sustainability.

Keywords: Artificial Intelligence (AI); Strategic Leadership; Business Sustainability; Ethical Governance; Innovation Management; Indian Industry; Environmental Responsibility; Organizational Resilience.

APPLICATIONS OF ARTIFICIAL INTELLIGENCE IN ROBOTICS AND AUTOMATION FIELD: AN OVERVIEW

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ABSTRACT

Artificial Intelligence (AI) has become a cornerstone in the evolution of robotics and automation, offering systems the ability to think, learn, and act beyond traditional programming. By integrating machine learning algorithms, computer vision, and neural networks, AI enables robots to interpret sensory data, recognize patterns, and make autonomous decisions in real time. In healthcare, intelligent robots assist in surgery, rehabilitation, and patient monitoring with remarkable accuracy. Logistics and supply chain systems benefit from autonomous navigation, predictive maintenance, and smart resource management and sustainable farming. AI ensures safety by deploying robots in hazardous or high-risk environments. As these technologies continue to advance, they promise transformative applications that redefine industries, improve quality of life, and foster sustainable development. The future of AI in robotics and automation lies in creating systems that are not only autonomous and efficient but also ethical, transparent, and aligned with human values.

Keywords: Artificial Intelligence (AI); Robotics; Automation; Machine Learning; Deep Learning; Computer Vision; Natural Language Processing; Human–Robot Interaction; Autonomous Systems; Collaborative Robots (Cobots); Smart Manufacturing; Predictive Maintenance; Process Optimization; Intelligent Control System.

**ETHICAL CHALLENGES AND EVOLVING STRATEGIES IN THE
INTEGRATION OF ARTIFICIAL INTELLIGENCE INTO CLINICAL****Dr. Shankar Murthy K¹, Ms. Ashwini K², Ms Shreya G R² and
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Shankaraghatta-577451, Shivamogga district, Karnataka.**ABSTRACT**

Artificial intelligence (AI) has rapidly transformed various sectors, including healthcare, where it holds the potential to transform clinical practice and improve patient outcomes. However, its integration into medical settings brings significant ethical challenges that need careful consideration. This paper examines the current state of AI in healthcare, focusing on five critical ethical concerns: justice and fairness, transparency, patient consent and confidentiality, accountability, and patient-centered and equitable care. These concerns are particularly pressing as AI systems can perpetuate or even exacerbate existing biases, often resulting from non-representative datasets and opaque model development processes. The paper explores how bias, lack of transparency, and challenges in maintaining patient trust can undermine the effectiveness and fairness of AI applications in healthcare. In addition, we review existing frameworks for the regulation and deployment of AI, identifying gaps that limit the widespread adoption of these systems in a just and equitable manner. Our analysis provides recommendations to address these ethical challenges, emphasizing the need for fairness in algorithm design, transparency in model decision-making, and patient-centered approaches to consent and data privacy. By highlighting the importance of continuous ethical scrutiny and collaboration between AI developers, clinicians, and ethicists, we outline pathways for achieving more responsible and inclusive AI implementation in healthcare. These strategies, if adopted, could enhance both the clinical value of AI and the trustworthiness of AI systems among patients and healthcare professionals, ensuring that these technologies serve all populations equitably.

Keywords: Artificial Intelligence, clinical practice, ethical challenges, algorithmic bias, data privacy, transparency, health care in equality, regulatory frame work, patient trust.

THE FUTURE OF CRAFTSMANSHIP: WILL AI REPLACE HUMAN SKILL AND IMAGINATION?

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ABSTRACT

As artificial intelligence continues to transform industries and societies, the future of craftsmanship is a pressing concern. The rising popularity of AI-generated art and content has sparked debate about its potential to replace human creativity and skill. While AI may mimic certain aspects of human creativity, traditional craftsmanship is uniquely rooted in human imagination. Moreover, AI itself is a product of human design and creativity. However, relying too much on AI could limit human imagination and reduce the creative side of the human mind, as ideas generated depending on AI will lack emotional depth and human touch. Ultimately, achieving a balance between technology and human ingenuity is essential for the future of craft, where AI can enhance human talent without replacing the creativity and originality that human artisans bring with their imagination and creative mind.

Keywords: Artificial Intelligence (AI), Craftsmanship, Human Creativity, Human Imagination, Technology, Human Ingenuity, AI-generated Art, Emotional Depth, Human Touch, Creativity, Originality.

A STUDY ON AI-POWERED CRM: TRANSFORMING CUSTOMER ENGAGEMENT AND RETENTION IN THE DIGITAL ERA

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ABSTRACT

The rapid advancement of Artificial Intelligence (AI) has revolutionized Customer Relationship Management (CRM), enabling businesses to strengthen engagement and drive customer retention in highly competitive markets. AI-powered CRM systems leverage predictive analytics, natural language processing, and machine learning to provide real-time insights, automate interactions, and deliver hyper personalized customer experiences. By anticipating customer needs, identifying churn risks, and optimizing loyalty strategies, organizations can foster stronger and long-lasting relationships with their customers. This paper explores the transformative role of AI in CRM, examining its applications in predictive modelling, personalized engagement, and data-driven decision-making. It also highlights challenges related to data privacy, ethical considerations, and system integration while projecting the future potential of AI-powered CRM in shaping sustainable customer relationships. The study concludes that AI not only enhances efficiency and customer satisfaction but also redefines strategic marketing practices in the digital era.

Keywords: Artificial Intelligence, Customer Relationship Management, Customer Engagement, Retention, Predictive Analytics, Personalization, Digital Marketing.

GENERATIVE AI IN HEALTHCARE: BRIDGING CLINICAL INNOVATION AND ORGANIZATIONAL EFFICIENCY

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ABSTRACT

Generative Artificial Intelligence (Gen AI) is emerging as a powerful tool with the potential to transform healthcare by improving patient outcomes, advancing medical research, and streamlining clinical as well as administrative processes. This paper explores both clinical and non-clinical applications of Gen AI. Clinically, it can enable personalized treatment planning, generate synthetic datasets, analyze medical images, support nursing workflows, predict risks, strengthen pandemic preparedness, and enhance population health management. In surgical contexts, Gen AI offers real-time feedback and partial automation, potentially improving efficiency and outcomes. By automating tasks such as documentation, it also helps reduce clinician burnout, allowing more focus on patient care. Beyond clinical practice, Gen AI can be applied in medical education, public relations, healthcare marketing, and revenue cycle management. Its adaptive learning capabilities support continuous improvement, paving the way for more predictive, proactive, and precise healthcare delivery.

Keywords : Generative AI · Healthcare innovation · Personalized medicine · Large language models Clinical efficiency · Ethics in AI · Health information systems · AI-driven applications · ChatGPT · Medical technology

AN OVER VIEW ON USING OF ARTIFICIAL INTELLIGENCE IN ALLOPATHIC MEDICINE

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ABSTRACT

Artificial Intelligence (AI) is emerging as a game-changing innovation in allopathic medicine, offering new possibilities for diagnosis, treatment, and patient care. By employing advanced computational approaches such as machine learning, deep learning, and natural language processing, AI systems can rapidly analyze vast amounts of clinical and biomedical data with higher accuracy than traditional methods. This capability enables early disease detection, personalized treatment planning, , and predictive modeling of patient outcomes. AI is already making an impact through applications like automated medical imaging analysis, robotic-assisted surgeries, AI-powered chatbots for patient support, and clinical decision-support systems that guide physicians in complex cases. Furthermore, AI-enabled wearables and biosensors provide real-time monitoring of vital signs, facilitating preventive medicine and remote healthcare. The integration of AI also accelerates research in vaccine design, cancer detection, and digital pathology. Despite challenges related to data privacy, algorithmic bias, and ethical regulation, AI represents a powerful tool that is reshaping evidence-based allopathic medicine and advancing global healthcare delivery.

Key words: Artificial Intelligence, Allopathic medicine, Drug discovery, biosensors

AI IN ESG RATINGS: INSIGHTS FROM CRISIL’S RATING METHODOLOGY

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ABSTRACT

Over recent years, India has moved to formalize ESG (Environmental, Social, Governance) disclosure through SEBI’s BRSR rules, growing requirement for ESG ratings, and rising investor demand. This study examines CRISIL’s ESG Ratings & Analytics as an example of how rating agencies are adapting to that demand, what their methodology is, what technologies or data systems they employ, and what limitations and implications exist. Based on publicly available information, this study analyzes CRISIL’s ESG rating framework, including the use of KPIs, continuous monitoring, and transition assessments, and evaluates how closely this approach addresses the “hype vs reality” tension in ESG investing in India. Findings suggest that while CRISIL has built a robust, standardized approach, there remain challenges in transparency, data quality, use of AI/automation, and in fully integrating unstructured data and materiality in local context. The paper suggests ways forward, including greater use of NLP / AI for faster extraction & monitoring, improved model explainability, and stronger regulatory oversight.

Keywords: Artificial Intelligence, ESG Ratings, CRISIL, Rating methodology.

THE IMPACT OF ARTIFICIAL INTELLIGENCE ON BRAND EQUITY & VISUAL BRANDING

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ABSTRACT

Artificial Intelligence (AI) is changing marketing by altering how organizations create, communicate, and maintain brand identity. Visual branding includes logos, typography, imagery, and overall design. AI technologies, such as machine learning, natural language processing, and generative design, are increasingly shaping visual branding. The rise of AI tools allows marketers and designers to craft personalized experiences, automate creative tasks, and study consumer behavior with new precision. This paper explores how AI impacts brand identity and visual branding, pointing out both opportunities and challenges. After reviewing 20 peer-reviewed academic studies, the analysis shows that AI improves efficiency, personalization, and scalability in branding. However, it also raises issues related to authenticity, ethical use, algorithmic bias, and consumer trust. The findings suggest that the best uses of AI in branding come from combining human creativity with AI efficiency, ensuring a balance between technology and emotional connection. The paper recommends transparency, consumer involvement, and ethical guidelines to preserve brand value in a tech-driven world.

Keywords: artificial intelligence, brand identity, visual branding, generative design, consumer trust, personalization, human–AI collaboration, authenticity, marketing strategy, algorithmic bias

LEVERAGING ARTIFICIAL INTELLIGENCE FOR CLIMATE FORECASTING AND CARBON-NEUTRAL FUTURE

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ABSTRACT

Growing intricacies surrounding climate change call for emerging strategies to forecast environmental trajectories and develop sustainable responses. This research explores the application of Artificial Intelligence (AI) to climate forecasting, underlining its importance in scrutinizing vast environmental datasets, predicting extreme weather events, and supporting policy decisions in reaching carbon neutrality. With the integration of machine learning algorithms, satellites, and sensor-climate monitoring, AI allows realistic simulations of atmospheric and ecological phenomena. The study further explores how knowledge drawn from AI can support renewable energy options, emission reduction plans, and climate-resilient infrastructure planning. Despite advances in technology, data integrity, algorithmic biases, and governance remain challenges, necessitating responsible AI deployment. The study traces a pathway from predictive analytics to practical climate action plans, providing an outline for governments, business organizations, and environment institutions to accelerate transformation to a carbon-neutral future.

Keywords: Forecasting, Sensor Climate Monitoring, AI deployment. Jel Code: Q54, C88, Q56

PREDICTIVE AI MODELS FOR EMPLOYEE MENTAL HEALTH: A FRAMEWORK FOR CORPORATE WELLNESS

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ABSTRACT

The increasing incidence of occupational stress, burnout, and related mental health concerns has intensified calls for innovative approaches to employee well-being. Predictive artificial intelligence (AI) offers the capacity to identify early risk states by synthesizing multimodal data, including psychometric self-reports, physiological signals from wearables, organizational records, and digital behavioural patterns. This paper advances a conceptual framework for the application of predictive AI models in corporate wellness, with emphasis on methodological rigor, ethical integrity, and organizational feasibility. The framework delineates six interdependent domains: (i) principled data acquisition grounded in consent and minimization; (ii) multimodal and temporal modelling strategies that capture dynamic fluctuations in mental health; (iii) robust validation protocols incorporating calibration, sensitivity analyses, and fairness audits; (iv) human-in-the-loop mechanisms ensuring that predictions trigger supportive rather than punitive interventions; (v) governance structures aligned with data protection and labour regulations; and (vi) ethical safeguards to mitigate risks of surveillance, bias, and stigmatization. By situating predictive outputs within preventive, opt-in wellness pathways, the proposed approach underscores the dual imperative of predictive accuracy and employee trust. The framework aims to guide researchers, practitioners, and policymakers in advancing responsible AI-enabled mental health strategies, thereby contributing to sustainable, resilient, and health-promoting workplaces.

Keywords: Predictive artificial intelligence; Employee mental health; Corporate wellness; Ethical AI frameworks

AI FOR PREDICTIVE ANALYSIS OF AIR QUALITY TRENDS AND THEIR ECOLOGICAL IMPACTS IN MOUNTAINS.

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ABSTRACT

Air is one of the most essential components of the environment. The earth's temperature, ecosystems, human health, and environmental sustainability are all at risk due to the growing global air pollution catastrophe. Due to its subtle nature, air pollution has been referred to as a silent killer. Its indirect consequences further highlight its detrimental effects on human health. Millions of lives could be saved worldwide through the early detection of air quality issues. Machine learning can be utilized in a novel and revolutionary manner to combat air pollution. A manual and web-based automatic prediction system that provides real-time alerts on air quality is presented in this study, aiding in the prevention of chronic illnesses, early mortality, and other health issues. For feature analysis and extraction, this study uses air pollutants such as carbon monoxide, ozone, nitrogen dioxide, and particulate matter. The system utilizes publicly accessible data from the Indian Himalayas, particularly the Garhwal region of Uttarakhand. Before the data was sent into the machine learning models for feature evaluation and correlation, preprocessing was done. K-Nearest Neighbour and Multinomial Naïve Bayes are among the machine learning models used in the proposed study to forecast air quality.

Keywords: Environment, Sustainability, Pollution, Prediction, Chronic illness, Air Quality.

FINTECH FOR THE NEXT GEN: UNDERSTANDING YOUTH ENGAGEMENT WITH AI-DRIVEN FINANCIAL TOOLS

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ABSTRACT

Young adults now use digital financial services at a fast pace which drives banks and technology companies to transform their operational methods. The research develops and assesses a theoretical framework which studies how artificial intelligence-based financial tools affect Indian youth financial involvement. The framework incorporates financial trust as a vital factor and examines how financial literacy affects the results. The research aimed to verify how adoption leads to meaningful engagement and whether trust and literacy function as essential factors in this process. The research employed a quantitative approach through surveys of 369 young adults who lived in Bangalore. The Partial Least Squares Structural Equation Modelling (PLS-SEM) analysis method was used to assess reliability and validity and multicollinearity and model fit for obtaining reliable results. The research shows that AI tool adoption leads to higher youth financial engagement through financial trust which acts as the essential link between adoption and sustained involvement. The study shows that financial literacy acts as a moderating factor which strengthens the relationship between adoption and financial knowledge among people who understand financial concepts better. The research supports a new model which financial institutions and policy makers can use for their work. The study demonstrates that financial institutions need to establish trust relationships while teaching consumers about money management to achieve lasting connections with future customers.

Keywords: AI-driven Fintech Adoption, Youth Financial Engagement, Financial Trust, Financial Literacy.

SYNTHETIC DATA GENERATION FOR TABULAR DATA

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ABSTRACT

Synthetic data generation for tabular data is a critical technique for overcoming challenges of data scarcity, privacy, and class imbalance. Generative Adversarial Networks (GANs) and Variational Autoencoders (VAEs) have emerged as the leading deep learning paradigms for this task, operating on fundamentally different principles of adversarial competition versus probabilistic reconstruction. However, despite their widespread use, practitioners lack clear, evidence based guidance on selecting the optimal model architecture for specific, real world data conditions. This proposed system conducts a rigorous, empirical comparative analysis of two state-of-the-art models, the adversarial CTGAN and the reconstruction based TVAE, to address this gap. We systematically "stress test" both models across three controlled experimental scenarios designed to mimic common data challenges: scalability with increasing data volume, robustness to high-dimensionality, and efficacy in handling severe class imbalance. The quality of the resulting synthetic data is assessed using a holistic, three pillar framework that evaluates statistical fidelity, downstream machine learning utility, and privacy preservation. By analyzing the performance trade offs in each scenario, this study maps the distinct strengths and weaknesses of each architectural approach to specific data challenges, providing a set of practical guidelines to help data scientists make an informed choice between adversarial and reconstruction based models for their tabular data synthesis tasks.

.Keywords: Generative Adversarial Networks (GANs),Variational Autoencoders (VAEs) TVAE, trade offs,

ETHICS AND GOVERNANCE IN IMPLEMENTATION OF AI

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ABSTRACT

Artificial intelligence (AI) is dramatically changing industries and society worldwide. While AI has many potential benefits, it raises considerable ethical issues such as algorithmic bias, privacy, and accountability. To ensure AI is deployed fairly and responsibly, it requires robust governance. In this paper, we identify some regulatory gaps, we review global governance frameworks, and we consider the ethical issues around AI systems. Ultimately, we offer discussion about the future governance of AI and ethical frameworks informed by case studies and ethical considerations. We conclude with commentary on the need for collaborative frameworks to ensure that AI technologies are designed and implemented ethically, transparently, and to benefit everyone.

Keywords : Artificial Intelligence, Ethics, Governance, Responsible AI, Algorithmic Bias, Transparency

AI FOR PERSONALIZED LEARNING & DEVELOPMENT (L&D): ADAPTIVE LEARNING PATHWAYS FOR WORKFORCE UPSKILLING IN DIGITAL ORGANIZATIONS

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ABSTRACT

Artificial Intelligence (AI) is rapidly transforming Learning and Development (L&D) within digital organizations by facilitating personalized, adaptive learning pathways tailored to individual workforce needs. Traditional training models often lack the flexibility to address diverse learner profiles amid accelerating technological disruptions and evolving business demands. This research paper critically examines how AI-enabled systems leverage machine learning, predictive analytics, and intelligent content delivery to optimize workforce upskilling, enhance engagement, and improve learning outcomes. Drawing on comprehensive literature and empirical case studies from multiple sectors, including technology, finance, and healthcare, the study analyzes the use of algorithm-driven adaptive learning platforms that dynamically adjust content, pace, and format based on real-time learner data. These platforms offer continuous feedback and skill gap analysis, enabling targeted interventions that support strategic human capital development. The findings reveal significant improvements in training efficiency, knowledge retention, and alignment of learning initiatives with organizational goals. However, the paper also addresses challenges, including data privacy concerns, potential algorithmic biases, and the need for ethical governance in deploying AI for human development. The study proposes a comprehensive framework for sustainable AI-powered L&D, integrating technology with human expertise and organizational culture. Recommendations focus on enhancing AI literacy among learning professionals, fostering hybrid human-AI collaboration, and aligning adaptive learning pathways with business strategies. Ultimately, the paper highlights AI's pivotal role in driving workforce agility and organizational competitiveness in the digital era, while advocating responsible and inclusive innovation in personalized learning.

Keywords: Artificial Intelligence, Learning and Development, Personalized Learning, Adaptive Pathways, Workforce Upskilling, Predictive Analytics, Machine Learning.

OPTIMIZING IRRIGATION EFFICIENCY USING ARTIFICIAL INTELLIGENCE AND IOT TECHNOLOGIES

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ABSTRACT

Efficient water management is a critical challenge in modern agriculture, especially in the context of climate change and increasing global food demand. This paper explores the integration of Artificial Intelligence (AI) and Internet of Things (IoT) technologies to optimize irrigation practices and promote sustainable agriculture. IoT-based sensor networks enable real-time monitoring of environmental parameters such as soil moisture, temperature, and humidity, while AI algorithms analyse the collected data to make intelligent decisions about irrigation scheduling and water distribution. The study reviews various smart irrigation system architectures, data-driven decision-making models, and predictive techniques such as machine learning and fuzzy logic. It also examines the role of wireless communication, cloud computing, and mobile applications in enhancing system responsiveness and scalability. By combining AI's predictive power with IoT's sensing capabilities, smart irrigation systems can significantly reduce water wastage, improve crop yield, and minimize manual intervention. This paper presents a comprehensive theoretical framework and highlights key research trends, challenges, and future directions in the development of AI-IoT based irrigation systems.

Keywords: IOT, AI, Data driven, Fuzzy Logic, Smart irrigation.

IMPACT OF INDIAN THEMATIC ETFs ON DIVERSIFICATION OF PORTFOLIO COMPOSITION AND RISK

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ABSTRACT

In India's growing investment landscape, Exchange-Traded Funds (ETFs) have become a high-yielding option for the retail investors seeking cost-effective and diversified exposure to financial markets. Within the ETFs itself, thematic ETFs are focused on specific ideas such as infrastructure, consumption, ESG and digital innovation which have gained huge popularity. While presented as tools for diversification, their actual capability to mitigate risk remains low as portfolio analysis often reveals concentrated exposures and massive stock overlaps. This research examines the impact of Indian thematic ETFs on portfolio diversification and risk management between April 2020 to March 2025. Using secondary data from NSE, the study applied quantitative techniques including standard deviation, Sharpe ratio, beta, Treynor ratio, Jensen's Alpha, correlation and portfolio overlap analysis. A sample of five thematic ETFs from a leading Asset Management Company (AMC) was selected to ensure consistent data availability and reliability. The analysis states that thematic ETFs, despite offering attractive descriptions, frequently replicate sectoral strategies under different thematic labels, thereby amplifying rather than mitigating portfolio risks. The presence of significant stock overlap across themes further questions their effectiveness as true diversification instruments. This study contributes to both academics and investor decision-making by leveling the gap between the marketed promise of diversification and the actual portfolio characteristics of thematic ETFs in India. It highlights the importance of applying empirical risk metrics to evaluate such investment products, offering valuable insights for policymakers, retail investors and asset managers in designing more transparent and effective ETF structures.

Keywords: Thematic ETFs, Portfolio Diversification, Risk-Adjusted Returns, Portfolio Overlap, Indian Capital Markets.

EXPLORING THE ROLE OF ARTIFICIAL INTELLIGENCE IN ENHANCING WORK ENGAGEMENT AND OVERCOMING THE GLASS CEILING

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ABSTRACT

Artificial Intelligence (AI) is rapidly transforming the modern workplace by automating routine tasks, enabling data-driven decision-making, and delivering personalized employee experiences. This primary data study investigates the influence of AI adoption on work engagement and its potential to address the glass ceiling faced by women in organizational contexts. By blending quantitative surveys and qualitative interviews across diverse industries, the research examines how AI-powered tools affect motivation, recognition, and promotion fairness, with a special focus on gender equity dynamics. The findings reveal that while AI-driven initiatives can enhance engagement and create more transparent pathways to advancement, their effectiveness depends on organizational culture, the design of AI systems, and ongoing human oversight. The study concludes with recommendations for leveraging AI to foster both engagement and equity, making a case for conscious, ethical integration of technology into people management practices.

Keywords: AI, Work Engagement, Glass Ceiling

A STUDY OF “AI IN FINTECH: SHAPING THE FUTURE OF DIGITAL FINANCE”

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ABSTRACT

Artificial Intelligence (AI) is transforming the financial technology (FinTech) sector by enabling smarter, faster, and more secure financial services. AI applications such as machine learning, natural language processing, and predictive analytics are revolutionizing areas like fraud detection, credit scoring, algorithmic trading, and customer service. By automating processes and providing personalized insights, AI enhances operational efficiency, strengthens security, and improves customer experiences. While challenges such as data privacy, bias, and regulatory compliance exist, AI continues to drive innovation in digital finance. This study explores the key roles, benefits, challenges, and future trends of AI in FinTech, highlighting its potential to reshape the landscape of global financial services.

Keywords: Artificial Intelligence (AI), Machine Learning (ML), Predictive Analytics, Fraud Detection / Fraud Prevention, Open Banking, Digital Payments / Smart Payments, Personalized Financial Services, Customer Experience Optimization, Identity Verification (KYC / e-KYC), Cybersecurity in Finance Decision Intelligence, Financial Inclusion through AI.

A COMPREHENSIVE REVIEW OF CYBERBULLYING DETECTION TECHNIQUES AND DATASETS ON SOCIAL MEDIA PLATFORMS

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ABSTRACT

Cyberbullying has emerged as a critical issue in today's digital society, particularly among adolescents who extensively use social media for communication and information exchange. Unfortunately, some users exploit these online platforms to harass, humiliate, or intimidate others through posts, messages, or digital interactions, resulting in severe psychological and emotional consequences for victims. Although numerous studies have investigated the detection, prevention, and mitigation of cyberbullying, the problem persists due to evolving online behaviors and linguistic complexities. Hence, there is an urgent need for more robust and adaptive solutions that integrate advanced computational techniques. This study presents a comprehensive systematic review of existing research on cyberbullying detection. It examines the state-of-the-art datasets, methodologies, and technologies—ranging from traditional machine learning models to deep learning and large language models (LLMs). The paper identifies key challenges, research gaps, and opportunities for future exploration, offering insights and recommendations to enhance the accuracy, fairness, and scalability of cyberbullying detection systems across diverse social media platforms.

Keywords: Cyberbullying Detection, Social Media Analysis, Machine Learning, Deep Learning, Natural Language Processing (NLP), Large Language Models (LLMs), Online Harassment, Hate Speech Detection, Text Classification, Sentiment Analysis, Dataset Imbalance, Multilingual Cyberbullying, Artificial Intelligence Ethics, Cyberpsychology, Digital Safety, Youth Protection.

ARTIFICIAL INTELLIGENCE FOR SUSTAINABLE HEALTHCARE AND INCLUSIVE EDUCATION: ACCELERATING INDIA’S JOURNEY TOWARDS VIKSIT BHARAT 2047

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ABSTRACT

Artificial Intelligence (AI) has emerged as a transformative force across multiple sectors, particularly in healthcare and education, which are critical pillars for achieving India’s vision of *Viksit Bharat 2047*. This paper explores the role of AI in creating sustainable healthcare systems and inclusive educational frameworks that can bridge regional and socio-economic disparities. The study examines global and Indian applications of AI, highlights benefits such as improved accessibility, efficiency, and personalization, and identifies challenges including data privacy, infrastructure limitations, and the digital divide. Furthermore, the paper outlines strategic frameworks and policy initiatives, such as the National Education Policy 2020, Digital India, and Ayushman Bharat Digital Mission, which can accelerate the adoption of AI solutions. By integrating AI-driven innovations in healthcare and education, India can ensure inclusive growth, equitable access to services, and long-term sustainable development. The paper concludes with a roadmap for leveraging AI to transform these sectors, thereby contributing to the realization of *Viksit Bharat 2047*.

Keywords: Artificial Intelligence, Healthcare, Education, Sustainable Development, Inclusive Growth, Viksit Bharat 2047

ARTIFICIAL INTELLIGENCE FOR HUMAN DIGITAL TWIN

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ABSTRACT

The concept of the Human Digital Twin (HDT) has recently emerged as a promising area of research within digital twin technology. HDT represents a digital replica of a real-world human, enabling the simulation and analysis of human behaviors and characteristics in the virtual domain. Although HDT research is still in its infancy, there remains a lack of comprehensive studies addressing universal frameworks, enabling technologies, and practical applications. This paper conducts a thorough literature review of HDT studies, examining the underlying technologies and identifying typical frameworks that organize the core functions or components of HDTs. Based on insights from the existing literature, a generic architecture for HDT systems is proposed, detailing the main functional blocks and associated technologies. Furthermore, the paper explores the current state of HDT technologies and their applications across healthcare, industrial, and everyday life scenarios. Finally, it highlights key challenges, development issues, and future research directions for advancing the field of Human Digital Twins.

keywords: Human Digital Twin, Digital Twin, HDT Framework, Core Technologies, Applications, Healthcare, Industry, Daily Life, Simulation, Virtual Replica

AI IN HEALTHCARE

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ABSTRACT

The healthcare industry is rapidly changing due to artificial intelligence (AI), which presents new opportunities to enhance patient care, expedite medical procedures, and spur innovation in personalised medicine, diagnosis, and treatment. This talk examines how artificial intelligence (AI) tools like computer vision, machine learning, and natural language processing can improve clinical judgement, streamline processes, and aid in predictive analytics in healthcare environments. We will also go over data privacy issues, ethical issues, and how AI might help close access gaps in healthcare around the world. With this investigation, we hope to offer a thorough grasp of how AI is influencing healthcare in the future, as well as its present drawbacks and revolutionary potential for building more effective, efficient, and equitable healthcare systems.

Keywords: Artificial Intelligence (AI), Healthcare Innovation, Predictive Analytics, Digital Health, AI in Public Health

ETHICAL CHALLENGES IN AI APPLICATIONS

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ABSTRACT

With the rapid advancement of Artificial Intelligence (AI), industries and society are also undergoing revolutionary change. While AI has been revolutionizing various sectors, it is also posing a multitude of ethical concerns that need attention at an earliest. From autonomous vehicles to predictive policing and medical diagnosis, AI systems are already determining things with far-reaching impacts on human lives. Yet, in their improvement, these technologies have also raised questions about fairness, accountability, and control. How do we make AI systems bias-free? What privacy shields are necessary in a more data-centric world? And how can we weigh the advantages of automation against its threat to jobs and an increase in inequality? This paper dives into these moral challenges, uncovering the unforeseen pitfalls and unintended effects of AI's ascendance. Through examining cases in practice, existing ethical guidelines, and the intricacies of AI regulation, we set out a path toward a more accountable and just world. At the heart of this vision is an appeal for collaboration—ethicists, technologists, policymakers, and affected communities coming together—to develop AI systems that not only power innovation but also respect essential human values, so that AI becomes a force for good in society.

Keywords: Artificial Intelligence, ethical concerns, bias in AI, AI accountability, privacy protection, automation impact, AI regulation.

AI-BASED ABNORMAL HUMAN ACTIVITY DETECTION FOR VIOLENT INCIDENTS IN LOW-CONNECTIVITY AREAS

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ABSTRACT

Violent crimes such as kidnappings, assaults, and murders continue to pose a global challenge, especially in rural and remote regions where weak infrastructure and poor connectivity slow down emergency responses. While urban spaces are increasingly adopting AI-powered surveillance, these vulnerable areas often remain unprotected. This research proposes an AI-driven surveillance camera system designed to detect unusual human behavior such as dragging, sudden falls, violent gestures, or abnormal crowd activity in real time. Unlike conventional systems, it works effectively even in low or no internet zones by using local storage, SMS-based alerts, and flexible communication channels. Once abnormal activity is identified, the system immediately notifies the nearest police station or a dedicated control center for timely intervention. A survey conducted through online forms provided insights into public awareness and acceptance of such technology. By bridging connectivity gaps, this model offers a practical step toward safer schools, hospitals, rural communities, and disaster prone regions and other places where technology access is limited.



AI IN CYBERSECURITY

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ABSTRACT

Artificial Intelligence (AI) has become a transformative technology in cybersecurity, providing new methods for threat detection, automated response and predictive defense. Unlike traditional systems that rely on fixed signatures and human-crafted rules, AI enables adaptive and data-driven models that can identify previously unseen threats. This chapter explores the objectives, scope and challenges of applying AI to cybersecurity, while reviewing significant literature across five thematic areas: intrusion detection, malware analysis, phishing detection, insider threat detection and adversarial robustness. The chapter also explains the research methodology, outlines data collection practices and presents findings from synthesized studies. Finally, it concludes with recommendations for practitioners and researchers.

A STUDY ON THE FUNCTION OF ARTIFICIAL INTELLIGENCE IS ON THE WAY TO BUSINESS

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ABSTRACT

Artificial intelligence is bringing a new revolution in various activities of our modern life. Man made, advanced in human activities, and growing widely to the point of competing with man and creating new technologies in the future. It is used in learning and solving complex tasks and making certain decisions in important situations. Algorithms in artificial intelligence can streamline a wide variety of pattern recognition functions to help recognize and recognize their characteristics, and are very helpful in applications such as recommendation systems and virtual assistants, as well as autonomous vehicles. Machine learning, a subset of artificial intelligence, provides a general new approach built with multiple intelligent neural layers that enable major operations in modern times in economics, medicine, healthcare, and entertainment.

Keywords : Machine Learning, Natural Learning Process, Deep Learning, Neural Net Works.

SMARTER SHORES: AI, IOT, AND THE FUTURE OF URBAN LIVING IN GOA

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ABSTRACT

As urban spaces evolve into smart cities, the integration of Artificial Intelligence (AI) and Internet of Things (IoT) systems is redefining governance, infrastructure, and citizen engagement. In Goa, a state balancing rapid urbanization with ecological sensitivity and rich cultural heritage, the application of AI-driven IoT solutions presents both unique opportunities and complex challenges. This paper explores the role of AI in enhancing smart city ecosystems in Goa, with a focus on sustainable development, digital governance, and inclusive public services.

AI-enabled IoT systems in Goa have potential applications across traffic management, waste disposal, renewable energy grids, disaster response, water resource management, and tourism infrastructure. By leveraging real-time data from sensors, devices, and connected platforms, these systems can optimize urban efficiency, reduce costs, and improve quality of life for residents and visitors. However, their deployment raises critical concerns relating to data privacy, cybersecurity, digital inclusion, and ethical governance. Through a review of existing smart city initiatives under the Goa Smart City Mission, this study highlights gaps in infrastructure readiness, interoperability, and citizen participation. It further evaluates the legal and regulatory landscape in India—particularly the Digital Personal Data Protection Act, 2023—and its implications for AI-IoT governance in Goa.

The paper proposes a roadmap for AI-enabled smart city development in Goa that emphasizes participatory governance, privacy-by-design frameworks, and integration of IoT systems with sustainable planning. It argues that Goa, given its scale, tourism-driven economy, and coastal vulnerabilities, can serve as a model laboratory for experimenting with human-centric, ethical AI-IoT systems that balance innovation with inclusivity and ecological resilience.

Keywords: Artificial Intelligence (AI), Smart Cities, Internet of Things (IoT), Data Governance, Sustainability, Goa.

ANALYSIS ON LEVERAGING DATA FOR CUSTOMER SATISFACTION AND OUTREACH SUCCESS IN EVENT MARKETING

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In the rapidly evolving digital landscape, artificial intelligence (AI) has emerged as a transformative force in event marketing. Organizations have embraced AI-driven strategies to achieve optimal outcomes by providing cutting-edge, data-driven customer experiences. This study investigates the use of AI technologies, such as predictive analytics and natural language processing (NLP), to improve marketing efforts for customer engagement at all stages of an event. By leveraging real-time data from customer interactions, social media, and behavioral patterns, AI empowers event marketers to develop targeted campaigns, foresee attendee needs, and accurately assess outcomes. Additionally, the research demonstrates that AI-based chatbots, sentiment analysis tools, and automated feedback systems enhance communication between businesses and customers. The findings emphasize that the use of AI in event marketing helps identify potential audiences and expand outreach, enhancing marketers satisfaction. This research highlights AI's central role in fostering value-based, customer-oriented event experiences, which are essential for sustained brand growth and competitive positioning.

Keywords: Artificial Intelligence, Event Marketing, Customer Satisfaction, Data Analytics, Predictive Modelling, Customer Engagement, Outreach Success

DISRUPTIVE TECHNOLOGIES AND AUTONOMOUS VEHICLES: AN INDIAN MARKET EVIDENCE

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ABSTRACT

The rise of disruptive technologies such as AI, IoT, and LiDAR has accelerated the development of autonomous vehicles (AVs), which promise safer, more sustainable, and efficient mobility. While global adoption is advancing, India faces unique challenges due to urban density, infrastructure limitations, regulatory gaps, and socio-economic diversity. This study examines AV adoption in the Indian context through four objectives: user attitudes, infrastructure readiness, sustainability contributions, and associated benefits and risks. A mixed-methods approach combining questionnaires and secondary data reveals that AVs could reduce congestion, emissions, and accidents, yet concerns over data privacy, job displacement, and governance persist. The interpretations provide India-specific evidence and call for targeted policies, robust governance, and collaborative frameworks to enable inclusive and sustainable deployment.

Keywords: Autonomous Vehicles, Disruptive Technology, User Behaviour, Governance, Sustainability, Indian Market, Urban Mobility

AI IN PERSONAL FINANCE: AUTOMATING BUDGETING, SAVINGS AND INVESTING.

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ABSTRACT

Financial independence relies heavily on the ability to plan, manage, and grow personal resources effectively. Average monthly expenses can vary greatly depending on lifestyle and geography—for instance, an individual in Bangalore may spend ₹20,000 to ₹45,000, while the average American spends over \$4,600 on housing, food, transportation, and healthcare. Such numbers underline the necessity of strong financial management skills to ensure security and stability. Without structured planning, individuals risk debt, dependency, and limited freedom of choice.

In recent years, **Artificial Intelligence (AI)** has emerged as a transformative force in personal finance. AI-enabled platforms are redefining the way individuals **budget, save, and invest**, offering smart, adaptive, and highly personalized solutions. Budgeting applications powered by AI analyze spending behavior to deliver real-time financial insights; automated savings tools allocate funds toward specific goals with precision; and robo-advisors provide data-driven investment recommendations tailored to individual risk profiles.

Beyond automation, AI tools contribute to **financial literacy**, helping individuals understand spending patterns, anticipate future needs, and adopt more disciplined money management practices. They also bridge gaps in financial access, enabling users across diverse socio-economic groups to benefit from advanced planning techniques once limited to financial experts.

This paper explores how AI is revolutionizing personal finance, the opportunities it creates for efficiency and accessibility, and the challenges it must address to build trust and inclusivity. Ultimately, AI-driven systems represent a major step toward ensuring financial independence for individuals worldwide.

Keywords: Budgeting Automation, Robo-Advisors, Financial Independence, Smart Financial Tools, Artificial Intelligence (AI)

ARTIFICIAL INTELLIGENCE: TRANSFORMING THE FUTURE OF DIGITAL MARKETING

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ABSTRACT

The influence of Artificial Intelligence (AI) on digital marketing strategies in contemporary business environments is profound. As digital channels increasingly dominate consumer interactions, the integration of AI technologies offers unprecedented opportunities for marketers to refine their strategies and achieve superior outcomes. This study, through an extensive review of literature and empirical analysis, examines the transformative role of AI in digital marketing practices such as personalized targeting, content optimization, and the automation of repetitive tasks. It also highlights the implications of AI-driven approaches on key performance indicators, including customer engagement, conversion rates, and return on investment, thereby enabling businesses to thrive in today's competitive marketplace. Digital marketing holds several advantages over traditional methods, primarily by allowing businesses to reach consumers at relatively low costs while driving business growth. Within this domain, AI is playing a pivotal role through applications such as intelligent search engines, chatbots, personalization, programmatic advertising, automated content generation, web design, email marketing campaigns, dynamic pricing, and predictive analytics of customer behavior. By leveraging these tools, AI empowers businesses to gain precise insights into customer needs, thereby enhancing both sales and revenue.

Keywords: AI technologies, web design, email marketing campaigns, dynamic pricing.

**AI-DRIVEN IDENTITY AND ACCESS MANAGEMENT IN ZERO TRUST
SECURITY: OPPORTUNITIES, RISKS, AND COMPLIANCE CHALLENGES
IN THE DIGITAL ERA.****Dr. Surendra Reddy C M,**

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ABSTRACT

Digital transformation operates as an operational force that drives increased management issues regarding identity and access control for large systems. Security threats have increased substantially, so perimeter defense models no longer fulfil current security requirements. Zero Trust Security introduced itself as a security breakthrough based on principal verification before granting access without trust. The framework integrates Identity and Access Management as its central element because it confirms that authorized users obtain access to protected resources. AI partnership with Identity and Access Management (IAM) provides improved security to organizations while improving user experiences to become a critical security foundation of modern protection strategies. The IAM system uses AI, advanced algorithms, and machine learning elements to assess real-time user behavior. This assessment detects unauthorized activities affecting system entry and security vulnerabilities. UBA allows organizations to establish behavior profiles for typical system usage to get automatic alerts if abnormal activities happen. This forward-oriented security strategy extends possible attack opportunities and reduces users' complications when completing authentication procedures. The combination of security safeguards with modern user convenience has become feasible as a practical method to suit today's digital operational needs. Through AI integration with IAM inside the Zero Trust structure, organizations can achieve enhanced protection of their digital assets in the future. AI models require suitable solutions for data protection and exact data cleanliness because both factors drive the performance of such models. Organizations need strategies to break down cultural obstacles that resist adopting novel technology and new operating practices. The increasing sophistication of security threats makes robust IAM solutions with AI integration an absolute necessity daily. By implementing this ground-breaking technique, thematic organizations obtain improved security efficacy and operational flexibility alongside operational fault tolerance systems.

Keywords: AI; Identity Management; Access Management; IAM; Zero Trust Security; Cybersecurity; User Behavior Analytics; Machine Learning; Risk Assessment; Authentication; Fraud Detection; Security Posture; Data Privacy; Least Privilege Access; Continuous Monitoring; Threat Detection; Digital Transformation; Cloud Security; Biometric Authentication; Security Automation; Privacy Compliance; Identity Governance; Multi-Factor Authentication; Adaptive Security; Security Framework;

INTEGRATING ARTIFICIAL INTELLIGENCE WITH IBBI AND NCLT WORKFLOWS: REDUCING PROCEDURAL DELAYS IN CORPORATE INSOLVENCY RESOLUTION PROCESS

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ABSTRACT

This research explores the integration of Artificial Intelligence (AI) into the workflows of the Insolvency and Bankruptcy Board of India (IBBI) and the National Company Law Tribunal (NCLT) to address procedural delays in the corporate insolvency resolution process. Recognizing the increasing complexity and volume of insolvency cases, the study examines how AI-driven tools can streamline case management, automate document processing, enhance predictive analytics, and improve stakeholder communication, thereby fostering efficiency, transparency, and timely resolution. The paper critically analyzes current procedural bottlenecks and proposes a framework for AI integration that aligns with existing legal and regulatory standards. Methodologically, the research adopts a qualitative approach, combining doctrinal legal analysis with technological assessment. It involves a comprehensive review of relevant statutes, regulations, and judicial precedents, alongside an empirical evaluation of AI applications in similar legal contexts globally. The study also conducts a gap analysis to identify potential challenges such as data privacy, legal compliance, and stakeholder acceptance. Based on these insights, the paper recommends strategic pathways for phased AI adoption within IBBI and NCLT workflows, emphasizing the importance of regulatory frameworks, capacity building, and ethical considerations. The findings underscore AI's potential to revolutionize insolvency proceedings by reducing delays, enhancing decision-making, and increasing procedural transparency. This research contributes to the evolving discourse on legal technology adoption in India, offering a blueprint for policymakers, legal practitioners, and technologists to harness AI's benefits while safeguarding legal integrity and stakeholder trust.

Keywords: Artificial Intelligence, Corporate Insolvency, IBBI, NCLT.

A STUDY ON THE ROLE OF AI IN JOB CREATION V/S JOB LOSS A BALANCED PERSPECTIVE

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ABSTRACT

Artificial Intelligence (AI) is transforming the global job market, presenting both challenges and opportunities. While AI automation is expected to displace roles in repetitive and routine tasks, particularly impacting low-skilled workers in sectors like manufacturing and customer service, it also stimulates economic growth and creates new jobs requiring specialized skills. An IMF analysis suggests that nearly 40% of global employment is exposed to AI. However, the same report indicates that only half of those jobs will be negatively impacted, with the other half benefiting from AI integration. In fact, the World Economic Forum projects that AI will generate 12 million more jobs than it displaces by 2025.

New job categories, such as AI ethics specialists, prompt engineers, and data scientists, are emerging, requiring strong technical skills and human-centric abilities like critical thinking and emotional intelligence. Organizations should prioritize investments in employee upskilling and reskilling initiatives to prepare the workforce for these evolving demands. Additionally, promoting collaboration between humans and AI, fostering an environment where AI is seen as an augmentation tool rather than a replacement, is crucial. Governments and industries need to develop inclusive policies, including stronger social security frameworks and targeted training programs, to mitigate potential job displacement and ensure an equitable transition to an AI-driven economy. This balanced approach will enable societies to harness AI's benefits for sustainable growth and a more dynamic, human-AI collaborative workforce.

Keywords: AI, up skilling, reskilling, technology impact.

CAN ARTIFICIAL INTELLIGENCE BRIDGE THE GAP BETWEEN INNOVATION AND INCLUSION? A FRAMEWORK FOR RESPONSIBLE AI ADOPTION IN BUSINESS AND SOCIETY

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ABSTRACT

Artificial Intelligence (AI) is reshaping business and society, but a pressing question remains: *Can this transformation be both innovative and inclusive?* While AI enhances efficiency, decision-making, and customer engagement, many organizations—particularly small and medium enterprises (SMEs)—face barriers in adopting it responsibly. On the societal side, AI’s promise in healthcare, education, and governance is often tempered by risks of bias, privacy concerns, and job displacement.

This paper addresses the gap between AI’s potential and its equitable application by proposing a framework for responsible AI adoption built on three pillars: **algorithmic transparency, inclusivity in access, and accountability in governance**. Drawing on case studies from business and social contexts, the study demonstrates how these principles can help organizations leverage AI for competitiveness while fostering societal well-being.

The paper contributes actionable insights for business leaders, policymakers, and researchers, emphasizing that AI adoption must move beyond efficiency gains toward sustainable and inclusive growth.

Keywords: Responsible AI, Inclusive Innovation, Ethical Governance, Business Transformation, Sustainable Growth

ARTIFICIAL INTELLIGENCE IN CORPORATE GOVERNANCE - A CASE STUDY OF INDIAN LISTED COMPANIES

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ABSTRACT

The Study explores the transformative application and growing usage of Artificial Intelligence (AI) within the corporate governance frameworks of listed companies in India. Amidst increasing regulatory scrutiny, stakeholder demands for transparency, and the complexity of modern business operations, Indian corporations are increasingly leveraging AI technologies to enhance governance effectiveness, efficiency, and accountability. This study employs a case-based approach, examining the practical implementation of AI across key governance pillars within select Indian listed entities. It investigates how AI is being utilized for automating compliance monitoring (e.g., SEBI LODR regulations, insider trading detection), enhancing risk management through predictive analytics (identifying financial, operational, and reputational risks), optimizing board effectiveness via data-driven performance insights and meeting analysis, and improving stakeholder communication through sentiment analysis and personalized reporting. The analysis reveals significant potential benefits, including reduced compliance costs, proactive risk mitigation, more informed strategic decision-making by boards, and strengthened investor trust. However, the study also critically examines the challenges inherent in AI adoption, such as data privacy concerns, algorithmic bias, the need for robust IT infrastructure, the digital skills gap among board members and management, and the evolving regulatory landscape surrounding AI use. By synthesizing findings from these case studies, this research provides valuable insights into the current state, practical applications, opportunities, and hurdles of AI integration in Indian corporate governance. It underscores AI's role not as a replacement for human judgment, but as a powerful tool augmenting governance capabilities, ultimately contributing to more resilient, transparent, and well-governed Indian corporations in the digital age. The findings offer implications for boards, regulators, and companies navigating the intersection of technology and governance.

Keywords: Transparency, Accountability, Operational Efficiency, Risk Mitigation, Investor Trust and Governance Augmentation:

ARTIFICIAL INTELLIGENCE IN HEALTHCARE: PERSONALISED DIAGNOSTICS AND TREATMENT.

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ABSTRACT

Artificial Intelligence (AI) is rapidly transforming the healthcare sector by enhancing diagnostic accuracy, improving patient care, and optimizing clinical workflows. Through advanced machine learning algorithms, natural language processing, and predictive analytics, AI enables early disease detection, personalized treatment planning, and efficient management of healthcare resources. Applications range from medical imaging analysis and virtual health assistants to drug discovery and remote patient monitoring. While AI promises greater efficiency and accessibility, it also raises ethical challenges regarding data privacy, algorithmic bias, and the need for regulatory frameworks. Integrating AI into healthcare requires a balance between technological innovation and human expertise to ensure patient safety, trust, and equity. This **ABSTRACT** highlights the potential, challenges, and future scope of AI in creating a more intelligent, data-driven healthcare ecosystem.

Keywords: Diagnostic accuracy, accessibility, healthcare ecosystem.

AI IN GREEN MARKETING STRATEGIES FOR SUSTAINABLE GROWTH

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ABSTRACT

This study examines the relationship between Artificial Intelligence (AI) and green marketing in achieving sustainable growth. It examines the ways in which AI-powered solutions—like automation, machine learning, and predictive analytics—support ethical marketing, cut waste, and promote environmental consciousness. In order to investigate how AI improves sustainability performance, the study incorporates theories like the Triple Bottom Line (TBL) and Stakeholder Theory. Results show that while AI improves operational effectiveness and transparency, it also presents moral and environmental issues. The study comes to the conclusion that green marketing and the proper application of AI create a crucial basis for long-term, sustainable global growth.

Keywords: Artificial Intelligence, Green Marketing, Sustainability, Business Innovation, Responsible AI

ARTIFICIAL INTELLIGENCE–DRIVEN IOT FOR NEXT- GENERATION SMART CITIES

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ABSTRACT

The rapid pace of global development has led to the rise of smart cities, which aim to provide citizens with sustainable living, improved well-being, and a more comfortable environment. These cities rely on advanced, real-time technologies to monitor activities and deliver effective solutions to urban challenges. Among these, the Internet of Things (IoT) plays a central role, supporting diverse areas such as transportation, healthcare, and agriculture. The growing integration of Artificial Intelligence (AI) further strengthens IoT systems by enhancing their ability to process data, optimize operations, and enable intelligent decision-making. This paper presents an overview of smart city concepts, their evolution, and the components of IoT-based infrastructure. It also reviews recent research on AI-powered IoT applications, highlighting current progress, emerging trends, and ongoing challenges in building effective smart cities. Finally, the study outlines future research directions to guide the development of AI-driven IoT technologies for sustainable urban environments.

Keywords: Smart Cities · Internet of Things (IOT) · Artificial Intelligence (AI) · Machine Learning · Deep Learning · Sustainable Development · Urban Technologies

AI IN MARKETING: OPPORTUNITIES AND CHALLENGES IN THE DIGITAL PUBLISHING ECOSYSTEM

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ABSTRACT

Artificial Intelligence (AI) is transforming marketing practices across industries, and the publishing sector is witnessing profound shifts with the rise of digital platforms and e-books. In regional markets, AI-driven tools such as personalized recommendations, predictive analytics, sentiment analysis, and targeted advertising are redefining how publishers engage with readers, enhance discoverability, and promote inclusivity. This conceptual paper explores the opportunities and challenges of applying AI in e-book marketing, emphasizing how regional digital publishing platforms can leverage technology to remain competitive and sustainable. AI enables publishers to curate content experiences, build brand loyalty, and expand access to culturally relevant material, thereby supporting the dual goals of innovation and cultural preservation. However, the adoption of AI is not without barriers. High implementation costs, ethical concerns, data privacy issues, limited digital literacy, and the persistence of traditional reading preferences all shape the dynamics of e-book marketing in regional contexts. The paper highlights that the true potential of AI lies in striking a balance between innovation and trust, ensuring that marketing strategies remain accessible, affordable, and ethically grounded. By situating this discussion within the broader theme of AI in Marketing, the study contributes to an understanding of how digital publishing can evolve as both a commercial opportunity and a cultural necessity in the knowledge economy.

Keywords: Artificial Intelligence, digital marketing, e-books, publishing industry, regional markets, consumer engagement, sustainability, cultural relevance

STUDY OF CURRENT DEVELOPMENTS AND POTENTIAL USES FOR INTEGRATING AI INTO BANKING CUSTOMER SERVICE

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ABSTRACT

The coming of artificial intelligence (AI) has brought with it a substantial change in the ever- evolving world of banking, creating new standards for the way things are done and how clients are serviced. This research paper examines the intricate relationship between AI and banking and seeks to elucidate the numerous ways in which AI is impacting this industry. The research closely investigates the past, present applications, and potential future developments of AI in banking, particularly with an emphasis on improving customer experiences and addressing operational issues. The research draws on a robust thematic analysis and rigorous review of the existing literature. The approach applied here, which combines both qualitative and quantitative methods, permits a profound examination of how AI operates in banking and illustrates how it significantly alters the interactions of customers with banks, how risk is managed, and how services are rendered. The results indicate that AI has significantly enhanced customer service metrics and facilitated more tailored banking experiences. The research also indicates the strategic implications for the adoption of AI by banks, with emphasis put on caution regarding privacy and ethics issues. The findings indicate an equitable strategy for leveraging AI, illustrating the necessity of continued research and development combined with ethical practices to utilize the maximum capability of AI safely. This paper provides an academic examination of the way banking is being revolutionized by AI and suggests paths for further research into this field. It provides guidelines for banks to utilize the potential of AI thoughtfully, guiding the industry towards a future where human imagination and technology blend to fully redefine banking. The recommendations emphasize the leadership and sustained innovation to steer the way to the future of AI- based banking.

Keywords: AI, banking, customer service, operational effectiveness, ethical issues, and future studies.

REVIEW PAPER: THE DARK SIDE OF AI – ETHICAL CHALLENGES AND THEIR SOCIETAL IMPACT”

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ABSTRACT

Artificial Intelligence (AI) has become an innovative force to across industries, offering the efficiency, innovation, and upgraded decision-making. Yet its rapid adoption also brings a range of ethical challenges to that pose risks to individuals, organizations, and society. Issues are such as systematic bias, non-transparent systems, breach of privacy, job shift, and accountability gaps emphasize the darker side of AI applications. This review paper explores the ethical challenges of AI across different sectors, including healthcare, education, employment, law, customer services, finance, human resources, media, and marketing, and examines their effects on society and discusses the frameworks for building the responsible and Ethical AI systems. By obtaining insights from the real-world cases and academic research, the study aims to provide a balanced or sound understanding of both the risks and the pathways to ethical AI application.

Keywords: Artificial Intelligence, Ethics, Bias, Privacy, Transparency, Accountability, Responsible AI, Society, Automation.

THE ROLE OF AI-DRIVEN SENTIMENT ANALYSIS IN ENHANCING EMPLOYEE ENGAGEMENT

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ABSTRACT

In contemporary organizations, sustained employee engagement is vital for productivity, retention, and overall workplace well-being. Traditional tools—such as annual surveys and performance reviews fall short in capturing real-time emotional nuances. This study explores how AI-driven sentiment analysis, leveraging natural language processing (NLP) and machine learning to interpret unstructured data from emails, chats, surveys, and other communications, transforms HR practices from being reactive to proactive. By detecting early signals of disengagement, burnout, or dissatisfaction, AI enables targeted interventions such as pulse surveys, leadership check-ins, and wellness initiatives with greater precision and timeliness. Furthermore, real-time sentiment scores support personalized engagement strategies, including tailored recognition, adaptive learning, and individualized coaching, thereby building a culture rooted in responsiveness, empathy, and trust. Crucially, this research emphasizes the need for ethical implementation addressing data privacy, transparency, and algorithmic bias to ensure employee trust and acceptance. The findings suggest that integrating AI-powered sentiment insights into HR workflows can significantly enhance engagement outcomes. For lasting impact, organizations must prioritize balanced data governance and continuous validation of AI tools. This study contributes to the evolving HR paradigm, highlighting how ethical, real-time, and personalized AI interventions can cultivate a more engaged, resilient workforce.

Keywords: Employee Engagement, AI-Driven Sentiment Analysis, Natural Language Processing, Real-Time Feedback, Ethical AI

.SENTIMENT ANALYSIS OF STUDENT FEEDBACK USING TRANSFORMER – BASED LANGUAGE MODELS: A COMPARATIVE STUDY OF BERT VARIANTS

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ABSTRACT

Student feedback provides critical insights for evaluating and improving teaching effectiveness. This review compiles 100 peer-reviewed studies from 2023 to 2025 on sentiment analysis of student feedback about faculty, with a focus on BERT-based models and comparisons to alternative approaches. We discuss the motivation for automating sentiment assessment in educational settings, spanning both higher education and K-12 contexts. We outline common datasets (e.g., course evaluations, online course reviews), preprocessing techniques, and sentiment analysis methodologies. Over 60% of the surveyed works leverage BERT or its variants (ROBERTA, DISTILBERT, etc.), consistently reporting superior accuracy and F1-scores compared to earlier lexicon-based, classical machine learning, or LSTM/CNN approaches. The remainder of studies explore hybrid models, fuzzy logic, and other deep learning methods. We present a comparative evaluation of model performance, where transformer-based models often achieve above 90% accuracy – significantly outperforming traditional methods. Implementation details, including sample code for visualization of model results (performance comparisons, attention maps, sentiment distributions), are provided to illustrate practical techniques. We analyze results and highlight that while sentiment classifiers can reliably identify positive vs. negative feedback, challenges such as data imbalance, domain-specific language (including student slang and multilingual feedback), and the need for explainability persist. We discuss limitations like limited open datasets and model transparency, and outline future directions, including aspect-based sentiment analysis for granular insights, integration of large language models for zero-shot classification, and realtime feedback analysis tools for instructors. This comprehensive report aims to inform researchers and practitioners of the state-of-the-art in sentiment analysis of student feedback, demonstrating how BERT-based models have become a dominant and effective solution in recent years.

Keywords: Machine Learning, BERT, Transformer-Based Models, Sentiment Analysis

ARTIFICIAL INTELLIGENCE: INTERVENTIONS AND IMPACT ON BUSINESS AND SOCIETY (WITH A FOCUS ON AI IN FINANCE)

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ABSTRACT

This research paper explores the transformative role of Artificial Intelligence (AI) in business, society, and finance. AI technologies, including machine learning, deep learning, and natural language processing, enable automation, predictive analytics, and innovative solutions across sectors. In business, AI enhances operational efficiency, decision-making, and customer experience. Societal impacts include improvements in healthcare, education, transportation, and communication, while ethical concerns such as privacy, bias, and job displacement are considered. In finance, AI is applied in fraud detection, credit scoring, algorithmic trading, and customer service. This paper examines the benefits, challenges, and ethical considerations of AI, demonstrating how responsible deployment can drive inclusive economic growth and societal development.

Keywords: Artificial Intelligence, Business, Finance, Automation, Ethics, Machine Learning, Digital Economy, Responsible AI

A STUDY IN AI IMPACT OF AI IN HIGHER EDUCATION IN INDIA.

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ABSTRACT

Now a days Artificial Intelligence (AI) has been growing rapidly in all the field like marketing, human resource, accounting and education field. This research article explores the impact of AI in education field in India. This is know how well the artificial intelligence is impacting teaching and learning, skills and future careers. To analyze to what extent both students, teachers and education institutions are depended on Artificial Intelligence. The results of this study demonstrate the crucial role of AI in the future of higher education. The findings highlight the effectiveness and efficiency of AI in equipping graduates with new skills for their future careers. They also emphasis the importance of considering the ethical implications of AI. AI has the potential to revolutionize education by personalizing teaching methods to suit individual student needs, providing prompt feedback, and automating administrative tasks. It can also assist in grading and assessment, freeing educators to focus on developing curriculum and providing quality instruction.

Keywords: AI; Higher education; impact; learning & teaching

SENTIMENT ANALYSIS OF STUDENT FEEDBACK USING NATURAL LANGUAGE PROCESSING (NLP)

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ABSTRACT

Student feedback plays a vital role in improving the quality of teaching and learning in higher education institutions. Traditional manual evaluation of feedback is time-consuming and subjective. This paper presents an automated approach to analyze the sentiment of student feedback using Natural Language Processing (NLP) techniques. The proposed system preprocesses textual feedback, performs tokenization, stop-word removal, and applies sentiment classification using machine learning algorithms such as Naïve Bayes and Support Vector Machine (SVM). The model classifies feedback into three categories — positive, negative, and neutral. Experimental results on a dataset of student feedback show that the automated system provides over 85% accuracy, enabling faculty and administrators to make data-driven decisions for academic improvement.

Keywords: NLP, Sentiment Analysis, Student Feedback, Machine Learning, Text Mining, Naïve Bayes, SVM

THE INTEGRATION OF AI AND NEURO MARKETING: UNDERSTANDING EMOTIONS IN CONSUMER DECISION.

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ABSTRACT

The combination of Artificial Intelligence (AI) and Neuromarketing is ushering in a new era for understanding the role of emotion in consumer based decision making. Marketing has traditionally used feedback from consumers directly, often referred to as "conscious" consumers. Neuromarketing started to use the latest neuroscience tools, or in other words, neuropsychology fMRI, EEG, facial emotion recognition, and similar devices to access consumer subconscious motivations related to purchase behavior. Artificial intelligence takes this complex responsibility one step further, by analyzing massive amounts of emotional and behavioral data, in real time, including attention, engagement, and/or sentiment. This paper analyzes the role of AI integrated neuromarketing tools that explained emotional triggers, ad effectiveness, and optimized customer experiences, while building connections to brands and/or a willingness to purchase. AI integrated neuromarketing offers great potential for business, but also faces ethical and privacy concerns due to the continuous use of biometric data. The future of business can be guided by emotion based intelligence, offering emotional marketing data for future use whereas AI will provide the data that leads marketers from guesswork to fact based decisions in building emotionally based relationships with the consumer.

AI IN HEALTH CARE

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ABSTRACT

Artificial Intelligence (AI) is revolutionizing the healthcare industry by enhancing diagnostic accuracy, personalizing treatment, and improving operational efficiency. AI-powered systems, such as machine learning algorithms and natural language processing tools, are increasingly being used to analyze complex medical data, support clinical decision-making, and predict patient outcomes. Applications range from early detection of diseases like cancer and diabetic retinopathy to the optimization of hospital workflows and drug discovery. Despite its vast potential, the integration of AI in healthcare also raises ethical concerns, including data privacy, algorithmic bias, and the need for transparent regulatory frameworks. This paper explores the transformative impact of AI across various domains in healthcare while highlighting the challenges and future directions necessary for responsible and effective implementation.

ESG REPORTING DISCLOSURE AND ANALYSIS THROUGH AI APPLICATION

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ABSTRACT

In current changing scenario on analysis of financial data disclosure and analysis has become a challenging for the corporate sectors in order to propagate the regulatory framework of ESG along with AI automation. ESG reporting disclosure analysis through AI automation focuses on how artificial intelligence can enhance the process of reporting on Environmental, Social, and Governance (ESG) factors. ESG reporting is essential for companies to communicate their sustainability practices and social responsibility efforts to stakeholders. By using AI, organizations can automate the analysis of large volumes of data related to ESG metrics, making the process more efficient and accurate. This technology can help identify trends, assess risks, and ensure compliance with regulations. Additionally, AI can assist in generating insights that can improve decision-making and strategy development regarding sustainability initiatives. Overall, this study aims to streamline ESG reporting and enhance transparency for investors and the public. AI automation in ESG reporting works by processing and analysing vast amounts of data related to environmental, social, and governance factors, which allows companies to efficiently track and report their sustainability efforts. The research study carried for this subject is exploratory and the research design framed to study is based on secondary data collection.

"COMPARATIVE BENEFITS OF A MULTI-AGENT SYSTEM FRAMEWORK FOR WASTE REDUCTION IN PRECISION AGRICULTURE"

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ABSTRACT

Agricultural waste—arising from crop damage, inaccurate disease diagnosis, and excessive application of inputs such as pesticides and fertilizers—remains a major barrier to sustainable crop production. This research presents AgriMAS, a multi-agent system (MAS) framework) designed to minimize waste in precision agriculture by improving

the accuracy, adaptability, and interpretability of crop health evaluation. In contrast to conventional convolutional neural network (CNN) models, which often struggle under noisy field conditions and provide limited transparency, AgriMAS employs a set of specialized agents responsible for data preprocessing, feature extraction, classification, error handling, and result explainability.

Using a real-field dataset of 1,293 pomegranate leaf images (expanded to 11,750 samples through augmentation), the proposed system achieved a 9.4–14.5% increase in classification accuracy under noisy environmental conditions. This gain directly contributes to reducing waste caused by misclassification, minimizing chemical overuse, and optimizing resource management. By incorporating explainable AI (XAI) techniques such as SHAP, AgriMAS improves model transparency and decision reliability, thereby fostering waste-aware and sustainable farming practices. The results highlight that MAS-based architectures can significantly enhance resource efficiency and support sustainable agriculture in modern precision farming systems.

Keywords: Multi-agent architecture, Waste reduction in agriculture, Precision farming, Explainable AI, Sustainable resource management, Smart crop monitoring, Decision-support systems

AN ERROR-CORRECTING CODES IN 5G/6G- ENABLED AI: ENSURING RELIABLE AND SUSTAINABLE COMMUNICATION FOR SMART SOCIETIES

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ABSTRACT

The convergence of 5G, emerging 6G networks, and pervasive Artificial Intelligence (AI) is rapidly forming smart societies, placing an unprecedented demand on communication networks for ultra-high reliability, extreme performance, and operational sustainability. In this AI-driven ecosystem, data integrity is paramount, as a single bit error could lead to catastrophic failures in critical infrastructures like autonomous mobility, remote healthcare, and intelligent energy grids. While current 5G error-correcting codes (ECCs), such as Low-Density Parity-Check (LDPC) and Polar codes, are highly effective, their static nature makes them inadequate for the extreme dynamism of the 6G era, which will contend with highly variable terahertz (THz) channel conditions and diverse Quality of Service (QoS) demands like extreme Ultra-Reliable Low-Latency Communication (xURLLC). To address this gap, this paper proposes a novel AI-driven adaptive error correction (A-ECC) framework that transforms the network's physical layer into a proactive, cognitive agent. This architecture operates on a closed-loop "Sense, Decide, and Act" principle, comprising three core modules. First, an AI-powered Channel State Prediction (CSP) engine, utilizing deep learning models like LSTMs or Transformers, proactively forecasts future channel quality. Second, a Reinforcement Learning (RL)-driven QoS-aware Coding Engine intelligently determines the optimal ECC strategy—including the code type, rate, and modulation scheme—based on the channel prediction, specific QoS needs, and the network's current energy status. Finally, a Sustainability Module provides energy consumption models, enabling the RL agent to learn an energy-aware policy optimizing for "performance per watt." This framework demonstrates the potential to dynamically navigate the complex trade-offs between reliability, latency, and energy efficiency, crucial for the intelligent and sustainable communication backbone of future smart societies.

Keywords: AI-driven Adaptive Error Correction, 5G/6G Networks, Reliability and Sustainability, Channel State Prediction (CSP), Ultra-Reliable Low-Latency Communication (URLLC/xURLLC)

THE ROLE OF HR IN SHAPING EMPLOYEE TRUST IN AI- DRIVEN PERFORMANCE REVIEWS

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ABSTRACT

The use of Artificial Intelligence (AI) in performance management is increasing quickly, as organizations look for faster, smarter, and more objective ways to evaluate employees. AI systems can analyze large amounts of data, track progress toward goals, and give feedback in real time. For many companies, this promises a fairer and more efficient process compared to traditional appraisals that often depend on a manager's personal opinion. However, employees do not always see it the same way. While some believe AI can reduce favouritism and bias, others worry about fairness, privacy, and whether the technology can truly understand the human side of work such as creativity, teamwork, and effort.

This study explores how employees feel about AI in their performance reviews, with a special focus on fairness and privacy concerns. Surveys are used to capture broad opinions, while interviews allow employees to share their thoughts and experiences in detail. The findings are expected to show both opportunities and challenges. On one hand, AI can make evaluations more consistent and support career growth with useful insights. On the other, it may raise fears of data misuse, hidden bias, and a loss of human judgment.

The role of Human Resource (HR) professionals becomes crucial in addressing these concerns. HR must explain how AI works, protect employee data, and ensure that technology complements rather than replaces human decision-making. By highlighting employee voices, this study aims to guide HR leaders in building appraisal systems that balance efficiency with fairness, empathy, and trust. Ultimately, the research underlines that the success of AI in HR depends not only on technology but also on the confidence employees place in the system. It stresses that creating trust is as important as creating efficiency.

Keywords: Artificial Intelligence (AI), Performance Management, Employee Trust, Fairness, Privacy, Transparency, Human–AI Collaboration, HR Technology, Workplace Ethics, Digital Transformation in HR.

LEVERAGING ARTIFICIAL INTELLIGENCE FOR ENHANCED ESG INVESTMENT STRATEGIES: A GLOBAL PERSPECTIVE

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ABSTRACT

As Environmental, Social, and Governance (ESG) considerations increasingly shape global investment decisions, the integration of Artificial Intelligence (AI) presents a transformative opportunity to overcome long-standing challenges in sustainable finance. This paper explores how AI technologies particularly machine learning, natural language processing (NLP), and big data analytics can enhance ESG investment strategies by improving data accuracy, timeliness, transparency, and scalability.

Traditional ESG investing often suffers from data fragmentation, inconsistent disclosure standards, and subjective scoring methodologies, which can hinder objective decision-making and lead to greenwashing. AI addresses these issues by enabling automated analysis of structured and unstructured data from diverse sources, including sustainability reports, regulatory filings, news media, social media sentiment, and satellite imagery. Through case studies and a cross-sectional analysis of global firms employing AI-driven ESG tools, this study demonstrates that AI significantly improves environmental and governance-related performance, particularly in areas such as emissions monitoring, supply chain transparency, and board governance analytics. However, the integration of AI into the social dimension of ESG remains less straightforward, often dependent on cultural, regulatory, and organizational factors.

The paper further presents a conceptual framework for Responsible AI in ESG investing, emphasizing the need for ethical algorithm design, explainability, and alignment with global sustainability goals. It also highlights the role of institutional capacity and regulatory ecosystems in shaping the effectiveness of AI adoption.

By offering both theoretical insights and empirical findings, this study contributes to the growing literature at the intersection of fintech, sustainability, and investment management. It provides actionable recommendations for asset managers, institutional investors, and policymakers seeking to harness AI for more robust, data-driven, and globally aligned ESG investment strategies. The research ultimately underscores AI's potential not just as a technological tool, but as a catalyst for more transparent, inclusive, and impact-oriented global capital markets.

KeyWords: Artificial Intelligence (AI), ESG Investing, Sustainable Finance, Machine Learning, Responsible AI

AI AND IOT INTEGRATION: BUILDING SMARTER CITIES

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ABSTRACT

Artificial Intelligence (AI) and the Internet of Things (IoT) are converging to drive the evolution of smart cities worldwide, enabling adaptive, efficient, and citizen-centric management of urban resources. This paper offers a comprehensive review of how AI and IT synergize across various domains like mobility, utilities, healthcare, environment, and governance—drawing on recent case studies from Singapore, Barcelona, Seoul, and Kerala. It highlights current technological architectures, best practices, existing barriers (data privacy, security, interoperability), and ethical considerations. The analysis concludes with recommendations for inclusive, resilient, and sustainable urban futures.

Keywords: AI, IoT, mobility, utilities, healthcare, environment

ARTIFICIAL INTELLIGENCE APPROACHES FOR NEXT- GENERATION CYBERSECURITY THREAT DETECTION: A COMPREHENSIVE SURVEY

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ABSTRACT

The escalating sophistication and frequency of cyber-attacks have necessitated the development of advanced detection and prevention mechanisms. Traditional security measures prove inadequate against modern threats such as zero-day exploits, advanced persistent threats (APTs), and polymorphic malware. This comprehensive survey examines the application of Artificial Intelligence (AI) techniques—specifically Machine Learning (ML), Deep Learning (DL), and metaheuristic algorithms—in detecting diverse cyber threats across multiple platforms including PCs, mobile devices, IoT systems, and cloud environments. Through systematic analysis of over sixty recent studies (2020-2024), we evaluate the effectiveness of AI-driven detection methods against malware, network intrusions, phishing attacks, ransomware, botnets, and insider threats. Our findings reveal that DL models achieve detection accuracies exceeding 99% on benchmark datasets, while metaheuristic algorithms significantly optimize feature selection and model performance. We propose a unified framework for assessing AI-based cybersecurity solutions and identify critical research gaps including cross-platform detection, adversarial robustness, and real-time deployment challenges. The study demonstrates that hybrid approaches combining multiple AI techniques offer superior performance compared to single-method solutions, with accuracies reaching 99.99% on datasets like CIC-IDS2018 and NSL-KDD [1]. Our analysis emphasizes the imperative for continuous model evolution and adaptive learning systems to counter increasingly sophisticated attack vectors in modern cybersecurity landscapes.

SMART FETAL WATCH: A WEARABLE SENSOR SYSTEM FOR REAL-TIME FETAL MOVEMENT MONITORING

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ABSTRACT

This invention presents a non-invasive, wearable device designed to monitor and count fetal movements in real-time, providing enhanced prenatal care for expectant mothers and healthcare providers. The system utilizes a smartwatch integrated with advanced sensors, including ECG, fetal ultrasound, and pressure-based kick sensors, to detect and analyze fetal activity. A microcontroller (ESP 32) wirelessly connects the sensors to the smartwatch, allowing for seamless data transmission. The smartwatch features a user-friendly interface for easy monitoring throughout the day. Data processing is performed on-board using machine learning algorithms, which accurately distinguish fetal movements from maternal motions. The system logs data continuously, storing it in the cloud for secure access by healthcare providers and family members. This wearable technology offers a non-invasive solution for monitoring fetal health, promoting early detection of potential issues, and providing peace of mind to expectant mothers.

Keywords: Microcontroller (ESP 32), Pressure-based kick sensors, Fetal ultrasound.

INTEGRATING SUSTAINABILITY INTO TALENT ACQUISITION AND EMPLOYEE ENGAGEMENT

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ABSTRACT

Sustainability has become a defining priority for organizations seeking to balance profitability with social and environmental responsibility. Beyond its relevance to corporate strategy, sustainability is increasingly shaping the way companies attract, retain, and engage talent. This paper investigates how sustainability principles can be systematically integrated into talent acquisition and employee engagement practices, thereby aligning workforce strategies with organizational values and long-term goals. The study explores the growing influence of sustainability on employer branding, where organizations that promote eco-friendly practices, ethical governance, and social responsibility are more successful in attracting purpose-driven candidates, particularly from younger generations. Sustainable recruitment practices such as green hiring campaigns, diversity-focused recruitment, and digital-first hiring methods are analyzed as critical levers for positioning firms as socially conscious employers of choice. Furthermore, the paper examines the impact of sustainability on employee engagement, highlighting how initiatives such as green workplace programs, community involvement, and transparent ESG communication foster higher motivation, loyalty, and job satisfaction.

Keywords: Employee Engagement, Employer Branding, HR Strategy, Sustainability, Talent Acquisition.

TOWARDS SUSTAINABLE URBAN GROWTH THROUGH AI AND IOT INTEGRATION

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ABSTRACT

This paper examines the integration of Artificial Intelligence (AI) and the Internet of Things (IoT), known as AIOT, and its potential to drive sustainable urban development. It presents a conceptual framework, categorizes AIOT applications across key urban domains, and outlines edge–fog–cloud architectural models. The study highlights enabling technologies, representative use cases, and evaluation metrics to assess performance and impact. Key benefits, including efficiency, scalability, and resilience, as well as challenges such as security, ethical concerns, and implementation costs, are discussed. Policy considerations and recommendations for deployment are also provided. Tables summarize classifications and comparative analyses, while illustrative charts depict sectoral AI/IoT adoption and projected impacts. The paper concludes with a synthesis of findings and a curated list of references for further research.

Keywords: AIOT, Smart Cities, Internet of Things, Artificial Intelligence, Edge Computing, Fog Computing, Sustainable Urban Growth, Urban Infrastructure, Smart Mobility, Smart Energy.

A IOT-ENABLED SMART CITIES: INNOVATIVE FRAMEWORKS FOR SAFER TRANSPORTATION

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ABSTRACT

With rapid urbanization and the growing interconnectivity of modern cities, ensuring transportation safety has become a pressing challenge. Innovative technologies play a key role in reducing risks and fostering safer communities. This research introduces a sophisticated vehicle safety system tailored for smart cities by incorporating Artificial Intelligence of Things (AIoT)

The proposed framework incorporates multiple sensing technologies—such as eye-blink, ultrasonic, and alcohol sensors—to enhance driver and road safety. The eye-blink sensor enables the early detection of drowsiness, issuing timely alerts to drivers, while ultrasonic sensors deliver real-time information on the speed and distance of surrounding vehicles to support smoother traffic management. To mitigate risks associated with drunk driving, an alcohol detection module is embedded, which automatically regulates vehicle speed and notifies authorities via GPS and GSM when unsafe alcohol levels are identified. Furthermore, the framework employs Li-Fi technology for inter-vehicle communication, utilizing visible light communication to achieve faster, more reliable data exchange among connected vehicles. By combining these AIoT-based technologies, the framework establishes a robust foundation for safer, smarter, and more sustainable urban mobility, setting the stage for future advancements in intelligent transportation systems within smart city environments.

Keywords : Smart cities, AIoT, Intelligent transportation, Road safety, Driver monitoring, Ultrasonic sensor, Alcohol detection, Li-Fi communication, V2V connectivity

FINANCIAL INCLUSION RESEARCH IN THE DIGITAL AGE: A BIBLIOMETRIC REVIEW OF GLOBAL COLLABORATION AND INFLUENCE

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ABSTRACT

Financial inclusion has gained global recognition for its role in reducing poverty and advancing development, particularly for marginalized groups such as rural communities, women, youth, and the elderly. In recognition of this, many countries have made financial inclusion a priority (Muschert et al., 2024) aiming to improve accessibility and utilization of formal financial (banking) services across all members of community (Urooj *et al.*, 2025). Comprehensive analyses underscore the beneficial effects of financial inclusion, including the empowerment of women, ownership of assets, heightened income levels, and the capacity to fulfill fundamental needs. (Biru *et al.*, 2024; Sakyi-Nyarko *et al.*, 2022). Which implies the significant ability of banking services in promoting both national and individual advancement (Debnath & Paul, 2024; Mashrur, 2024)

Recently, the world has undergone significant technological advancements (Baumüller, 2018; Broby, 2021; Ding et al., 2025; Khan et al., 2024; R. Wang et al., 2024). Technological advancement has emerged as a key driver of financial inclusion, transforming access through mobile banking, digital wallets, and online payments (Ajefu et al., 2024; Banna & Alam, 2021; Dorfleitner et al., 2022). The report indicates that financial services providers who are key player in promoting financial inclusion (Soumaré et al., 2016) are proactive in adopting technology, as they have initiated the digitization of their operations. (Ali et al., 2021; Heath et al., 2024; Jalil, 2021). In this context, it is crucial to understand how countries have participated and collaborated in financial inclusion research, particularly during a period of rapid technological advancement. A bibliometric study that examines global collaboration and influence is essential for providing scholars and researchers with valuable insights into future international research partnerships, especially through the use of advanced tools such as VOSviewer.

A STUDY ON “SMART PATHS TO 2030: AI-POWERED STRATEGIES FOR THE SUSTAINABLE DEVELOPMENT GOALS”

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ABSTRACT

Artificial Intelligence (AI) is rapidly transforming global efforts toward achieving the United Nations Sustainable Development Goals (SDGs) by 2030. From healthcare and education to agriculture, climate action, and urban development, AI technologies are enabling smarter, faster, and more targeted interventions. This paper explores the potential of AI to accelerate SDG progress through real-world applications, while also addressing key ethical challenges such as data privacy, bias, and unequal access. It highlights the need for inclusive AI strategies, responsible governance, and continued investment to ensure equitable outcomes. By aligning AI innovation with human-centered and sustainable development principles, this paper proposes a strategic framework to harness AI's full potential in creating a fairer and more resilient global future.

Keywords: Artificial Intelligence, Sustainable Development Goals, SDG 2030, AI for Good, AI Ethics, Smart Technologies, Digital Transformation

A STUDY ON “BANKING ON INTELLIGENCE: THE STRATEGIC TRANSFORMATION OF FINANCIAL SERVICES THROUGH AI

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ABSTRACT

Artificial Intelligence (AI) is fundamentally transforming the financial services industry, shifting from a supporting technology to a central component of strategic decision-making. Financial institutions are leveraging AI to enhance personalized customer service, improve fraud detection, optimize risk management, and accelerate loan processing. This integration enables banks to operate more efficiently, adapt quickly to market changes, and deliver more customer-centric services. However, the adoption of AI also introduces significant challenges, including the need for robust ethical frameworks, stringent data privacy measures, regulatory compliance, and sustainable infrastructure. As the financial sector continues to evolve, institutions that effectively embed AI into their core strategies will be better positioned to drive innovation, build trust, and achieve long-term growth.

Keywords: Artificial Intelligence, Banking, Financial Services, Risk Management, Fraud Detection, Customer Experience, Robo-Advisors, FinTech.

ARTIFICIAL INTELLIGENCE THE NEW WEAPON IN CYBER CRIME

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ABSTRACT

The rise of Artificial Intelligence (AI) has significantly transformed the cybercrime landscape. Cybercriminals are increasingly leveraging AI to automate attacks, craft convincing deepfakes, conduct sophisticated phishing campaigns, and evade traditional security measures. This study investigates the growing role of AI in enabling faster, more targeted, and less detectable cyberattacks. It also explores AI-driven defense strategies such as anomaly detection and intelligent threat monitoring. While AI offers powerful tools for both attackers and defenders, its misuse presents serious ethical, legal, and security concerns. The research highlights the urgent need for stronger regulatory frameworks, global collaboration, and the responsible development of AI technologies.

Keywords: Artificial Intelligence (AI), Cybercrime, AI in Cybersecurity, AI-driven Attacks, AI-enabled Malware, Automated Phishing, Deepfakes, Social Engineering, Cryptojacking, Botnets

ADVANCING HEALTHCARE THROUGH ARTIFICIAL INTELLIGENCE

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ABSTRACT

Artificial Intelligence (AI) is swiftly progressing in healthcare, with applications in diagnosis, personalised treatment, medical imaging, genetics, and telemedicine. AI is transforming the field of medicine by enhancing diagnostic accuracy, personalising treatment, improving patient care, and streamlining healthcare operations. The pandemic enhanced its acceptance, highlighting both its potential and challenges. AI can match clinician-level performance in specific tasks, its efficiency changes on access to high-quality data. Issues like privacy, data costs, system incompatibility, and missing social or environmental information limit its impact. From medical imaging and genetic analysis to disease prediction, robotic surgery, and virtual healthcare services, AI is becoming an essential tool in modern medicine. Its ability to process vast amounts of data and support clinical decision making is helping healthcare providers deliver faster, more precise, and more efficient care. As AI continues to evolve, its role in medical applications is expected to expand, offering new possibilities for innovation and improved health outcomes.

Keywords: artificial intelligence, applications, clinical, healthcare, telemedicine.

AI-POWERED FEEDBACK FUSION: A STRATEGIC FRAMEWORK FOR INTELLIGENT INDUSTRIAL DECISION-MAKING

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ABSTRACT

In today's era of Industry 4.0, industries generate massive volumes of both technical and human data, but often in silos. This paper presents a strategic framework called **AI Powered Feedback Fusion**, designed to bridge that gap by integrating real-time IoT telemetry from machines with customer feedback collected through multiple channels. The framework uses artificial intelligence and predictive analytics to connect what the machines are saying with what the customers are experiencing, creating a unified decision-making ecosystem. By doing so, it transforms maintenance and service operations from reactive to proactive, helping industries identify potential issues before they escalate. Beyond just automation, this system humanizes data by giving equal importance to both sensor readings and human insights, ensuring that decisions are not only data-driven but also empathetic and customer-centric. The study demonstrates how this integrated approach enhances operational efficiency, reduces downtime, and improves customer satisfaction—ultimately supporting smarter, more strategic industrial decision-making.

Keywords : AI-Powered Systems, Feedback Fusion, Internet of Things (IoT), Predictive Analytics, Industrial Decision-Making, Data Integration, Machine Learning, Customer Insights, Intelligent Maintenance

IMPACT OF PERFORMANCE METRICS ON THE ADOPTION OF AI ALGORITHMS IN THE EDUCATION INDUSTRY IN BANGALORE CITY

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ABSTRACT

The integration of Artificial Intelligence (AI) in education has shown significant potential to enhance learning outcomes, streamline administrative tasks, and provide personalized educational experiences. However, the successful adoption of AI algorithms in educational institutions heavily relies on the evaluation of their performance. This study aims to explore the impact of various performance metrics on the adoption of AI algorithms in the education industry in Bangalore City, one of India's prominent educational hubs. Through a comprehensive analysis of key metrics such as accuracy, fairness, real-time performance, and user engagement, this research investigates how these factors influence the willingness of educational institutions to integrate AI-based tools. The study also examines the barriers to adoption, including ethical concerns, financial constraints, and infrastructure challenges, while identifying the role of performance metrics in overcoming these obstacles. By focusing on Bangalore, the research provides insights into how performance metrics shape the decisions of educational leaders in adopting AI technologies, ultimately contributing to the development of more effective and inclusive educational systems. The findings of this study will offer practical recommendations for educational policymakers, AI developers, and administrators seeking to optimize AI implementation in education.

Keywords: Artificial Intelligence (AI), AI in Education, Educational Institutions, performance metrics, Bangalore, Technology Adoption

THE IMPACT OF ARTIFICIAL INTELLIGENCE ON HUMAN VALUES

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ABSTRACT

Artificial Intelligence (AI) is transforming multiple spheres of human life-from health and governance to personal relationships and education. While AI promises efficiency, innovation, and enhanced capabilities, it also poses serious challenges to core human values such as autonomy, privacy, justice, accountability, trust, and well-being. This paper examines both positive and negative impacts of AI, draws on recent research, case studies and theory, and offers strategies for preserving human values amidst rapid technological change. Key contributions include a survey of empirical findings, discussion of the alignment problem (how AI systems can reflect human values), and policy recommendations to safeguard dignity, fairness, and ethical agency.

Keywords : Artificial intelligence, human values, ethics, technology

ETHICAL CHALLENGES OF AI IN HUMAN RESOURCE PLANNING

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ABSTRACT

The incorporation of Artificial Intelligence into Human Resource Planning is revolutionizing conventional workforce management through insights derived from data, automation and predictive analytics. However, this integration also brings significant ethical dilemmas which demand thorough examination. The major concerns include biases and fairness in decision-making, insufficient transparency in algorithmic operations, risks to employee data confidentiality, accountability for outcomes influenced by AI and the potential for job displacement. Moreover, cultural sensitivity and gaps in regulation add complexity to the ethical use of AI in HR functions. This paper examines these issues in depth, emphasising their consequences on organizations and employees. It also underscores the importance of responsible AI governance, fairness assessments and ethical guidelines to ensure that technology upholds human values in HR planning.

Keywords: Artificial Intelligence, Human Resource Planning, Ethics, Work

ARTIFICIAL INTELLIGENCE IN SHAPING SUSTAINABLE INVESTMENT PORTFOLIOS AND WEALTH MANAGEMENT

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ABSTRACT

This paper examines the capacity of Artificial Intelligence (AI) to facilitate the formulation of sustainable investment portfolios. Conventional portfolio development is predicated on methodologies such as mean–variance optimization, which predominantly emphasize risk and return metrics. Nonetheless, these methodologies encounter significant challenges in adapting to fluctuating markets, global uncertainties, and the essential requirements for long-term stability. AI, through its capabilities in intelligent decision-making, rule-based frameworks, and optimization techniques, can assist investors in constructing portfolios that exhibit greater resilience, diversification, and financial sustainability. The research is of a conceptual nature and articulates a theoretical framework concerning the function of AI in the realm of sustainable investing.

Artificial Intelligence exerts a profound impact on the formulation of sustainable investment portfolios by augmenting decision-making processes and synchronizing financial strategies with environmental, social, and governance (ESG) criteria.

This synchronization not only promotes ethical investment practices but also bolsters long-term financial performance and resilience amid the shifting dynamics of markets and sustainability trends. By harnessing AI-driven insights, investors are enabled to proficiently identify and manage ESG-related risks, resulting in more informed and responsible investment decisions that contribute to a sustainable financial ecosystem.

Keywords: Sustainable Investing, Artificial Intelligence, Responsible Finance, ESG

THE STUDY ON THE ROLE OF ARTIFICIAL INTELLIGENCE IN ENHANCING WOMAN’S SAFETY AND EMPOWERMENT

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ABSTRACT

Artificial Intelligence (AI) has rapidly emerged as one of the most transformative technologies of the 21st century, reshaping human interaction, business practices, and governance. Among its most impactful applications lies the potential to address critical social challenges, particularly the intertwined issues of women’s safety and empowerment. Across the world, women continue to face significant barriers in public safety, economic participation, healthcare access, education, and leadership opportunities. Gender-based violence, workplace discrimination, lack of financial independence, and restricted access to resources have historically limited women’s potential to contribute fully to social and economic development. The integration of AI into systems of safety, governance, and empowerment presents a unique opportunity to mitigate these challenges by offering data-driven, scalable, and innovative solutions. Machine learning algorithms trained on historical crime data can predict high-risk areas and timeframes, enabling law enforcement to allocate resources more effectively and prevent incidents before they occur. Mobile safety applications enhanced by AI integrate GPS tracking, real-time location sharing, voice recognition, and panic alerts, offering women immediate access to emergency help. Wearable AI-enabled devices, such as smart bands and sensors, detect sudden movements, elevated stress levels, or abnormal heart rates and send automatic alerts to family members or authorities. Collectively, these technologies create safer environments and empower women to navigate public and private spaces with greater confidence.

Keywords: AI, Women’s Safety, Smart Surveillance, Digital Security

RURAL CONSUMER’S SHIFT IN PURCHASE PREFERENCE ON FMCG BRANDS DUE TO DECEPTIVE MARKETING PRACTICES

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ABSTRACT

Sustainable development in recent years has become a popular and essential trend for doing business in retail markets. FMCG brands promote their products aligned to the term sustainable development in every campaign they make, this is not just because doing this will make them better than other brands and get the common people’s attention towards their products, even some of them may turn into their customers. Hence, they tend to increase their sales by engaging in deceptive marketing practices to appear more environmentally friendly. Some of, such practices are exaggerating the environmental benefits, highlighting minor green initiatives ignoring overall impact, misleading packaging and labelling, and promoting unverified eco-certifications. These practices undermine consumer trust and make it harder for shoppers to make sustainable choices. They allow the brands to seize the growing consumer demand for eco-friendly products without reducing their environmental footprint. This study is focused on the shifting preferences of rural consumers on FMCG brands, because of their deceptive practices and it will be used to gain new information on brand actions behind their promotions and take the consumer awareness about the sustainable products to the next level.

Keywords: Rural consumer, FMCG, Deceptive practices, Sustainable products, Green Marketing.

A STUDY ON INFLUENCE OF ARTIFICIAL INTELLIGENCE AND PERSONALIZED RECOMMENDATIONS IN PURCHASE DECISIONS

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ABSTRACT

This study examines the influence of Artificial Intelligence (AI) on the buying decisions of consumers purchasing products through e-commerce platforms like Amazon and Flipkart. The research surveyed 250 online consumers, selected through snowball sampling, to analyse about the interactions with AI assistants like chatbots, their engagement, and purchasing decisions. Correlation analysis was used to explore the relationship between personalized recommendations and consumer purchase behaviour, revealing a significant positive correlation. Additionally, regression analysis was used to determine the extent to which personalized recommendations, and AI assistants predict consumer purchasing behaviour. The results indicated that consumer trust in personalized recommendations and their perceived usefulness are significant predictors of purchasing decisions. The findings shows that personalized recommendations and AI assistants positively influence consumer decisions, making them valuable tools in enhancing customer experience and boosting online sales. These insights can help e-commerce platforms optimize their AI-driven services to better engage customers and increase conversions in the online shopping sector and promoting sustainable buying behaviour.

Keywords: Artificial Intelligence, Consumer Buying Decisions, E-commerce platforms, Personalized Recommendations, Online Shopping behaviour.

AI IN MARKETING

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ABSTRACT

Artificial Intelligence (AI) has emerged as a transformative force in modern marketing, revolutionizing the way businesses interact with customers and optimize strategies. By leveraging technologies such as machine learning, predictive analytics, natural language processing, and automation, AI enables organizations to deliver highly personalized customer experiences, improve campaign efficiency, and make data-driven decisions. Applications of AI in marketing range from customer segmentation, chatbots, and recommendation systems to sentiment analysis, ad optimization, and content generation. While AI offers significant advantages such as increased efficiency, cost reduction, and enhanced customer engagement, it also poses challenges related to data privacy, ethical use, and implementation costs. Overall, AI in marketing is reshaping the future of business by creating smarter, faster, and more customer-centric marketing practices.

Keywords: Artificial Intelligence, digital marketing, personalization, predictive analytics, customer segmentation, chatbots, virtual assistants, recommendation systems, sentiment analysis, ad optimization, machine learning, automation, customer engagement, voice search, visual search.

DEVELOPING AI-POWERED TRAINING PROGRAMS FOR EMPLOYEE UPSKILLING AND RESKILLING

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ABSTRACT

The rapid evolution of technology, powered by Artificial Intelligence (AI), automation, and digital transformation, has redefined the skills required in modern workplaces. To remain competitive, organizations must continuously upskill and reskill their workforce to adapt to emerging roles and tools. Traditional training programs, while valuable, often struggle to keep pace with this dynamic environment due to their generic structure and limited adaptability. In response, AI-powered training programs have emerged as a transformative approach to learning and development, delivering intelligent, data-driven, and personalized learning experiences.

These programs leverage advanced technologies such as machine learning, natural language processing, and predictive analytics to tailor content based on individual learning patterns, performance metrics, and career goals. Through adaptive algorithms, AI can recommend customized learning paths, identify evolving skill gaps, and provide real-time feedback via virtual assistants, chatbots, and immersive simulations. This not only enhances engagement but also enables continuous, self-directed learning aligned with both organizational objectives and employee aspirations.

Moreover, AI-driven analytics empower companies to measure training effectiveness, forecast future talent needs, and optimize resource allocation. The integration of virtual and augmented reality (VR/AR) further enriches the learning experience by creating interactive, scenario-based environments that promote hands-on skill development. However, the success of these systems depends on ethical data use, transparency, and maintaining a balance between automation and human guidance.

Ultimately, AI-powered training represents a strategic evolution in workforce development bridging the gap between technological progress and human potential. By fostering a culture of personalized, lifelong learning, organizations can cultivate a future-ready workforce that thrives amid constant change and innovation.

Keywords: Artificial Intelligence, Upskilling, Reskilling, Machine Learning, Predictive Analytics, Adaptive Learning, Workforce Development, Digital Transformation, Personalized Training, HR Innovation.

THE ROLE OF ARTIFICIAL INTELLIGENCE IN IMPROVING WORKPLACE DIVERSITY AND INCLUSION

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ABSTRACT

Workplace diversity and inclusion (D&I) are vital for innovation, collaboration, and long-term organizational success. Yet, many traditional practices struggle with unconscious bias, inconsistent evaluations, and systemic barriers. Artificial Intelligence (AI) offers promising solutions by providing data-driven approaches to reduce bias and foster fairer practices.

In recruitment, AI-powered tools can screen resumes, analyse candidate profiles, and suggest matches based on skills rather than demographic factors. Natural language processing helps design inclusive job descriptions by removing gender-coded or biased terms, thereby encouraging applications from diverse groups. Beyond hiring, AI analytics enable fairer performance evaluations and career development by relying on objective metrics.

AI also enhances inclusion through workplace monitoring and support systems. Chatbots and virtual assistants enable employees to report discrimination or harassment anonymously, while sentiment analysis tools can identify exclusionary behaviors in communications. Furthermore, AI-driven personalization in training ensures that employees from varied backgrounds have equitable growth opportunities.

However, challenges remain. Biased training data, lack of algorithmic transparency, and privacy concerns may unintentionally reinforce inequality if not addressed responsibly. Thus, ethical implementation, regular audits, and diverse design teams are essential. Properly managed, AI becomes a powerful enabler of diverse, inclusive, and innovative workplaces.

Keywords: Artificial Intelligence plays a pivotal role in enhancing workplace diversity and inclusion by minimizing unconscious bias, ensuring fair recruitment practices, and promoting equity through data-driven decisions, aligning with Social Identity, Equity, and Human Capital theories

THE ROLE OF AI IN CREATING PERSONALIZED LEARNING PATHS

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ABSTRACT

The integration of Artificial Intelligence (AI) in education is Transforming how learning experiences are designed, delivered, and personalized. Traditional education often struggles to address the unique needs, pace, and individual students, leading to gaps in understanding and engagement. AI bridges this gap by analysing huge amounts of learner data such as progress, preferences, and challenges to create customized learning paths Personalized to each individual. These AI-driven pathways are dynamic, continuously adapting to students’ Developing skills ensuring that learning remains relevant, efficient, and motivating.

Through techniques like machine learning, natural language processing, and predictive learning styles of analytics, AI not only identifies knowledge gaps but also recommends targeted resources, exercises, and assessments. Beyond academic content, AI can detect emotional cues and provide motivational support, helping learners stay engaged and confident throughout their educational journey. his people-focused approach enables Tutors to focus more on Advising, creativity, and critical thinking, while AI handles the adaptive delivery of content.

Personalized learning powered by AI has the potential to make education more Accessible and effective, supporting learners of all backgrounds and abilities. As we embrace this transformation, the role of AI extends beyond technology it becomes a partner in Stimulating interest, self-directed learning, and lifelong growth. By humanizing AI in education, we can create learning environments where every student feels understood, supported, and empowered to reach their fullest potential.

Keywords: Artificial Intelligence, Personalized Learning, Adaptive Learning, Learner Engagement, Educational Technology, Human-Cantered AI, Inclusive Education

TRANSFORMING BANKING CUSTOMER SERVICE: THE ROLE OF AI-POWERED CHATBOTS & VIRTUAL ASSISTANTS — A LITERATURE REVIEW OF INDIAN STUDIES.

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ABSTRACT

The rapid integration of Artificial Intelligence (AI) in the financial sectors has transformed the way banks engage with their customers. Among the most key functions is the use of AI powered chatbots and virtual assistants, which are gradually replacing traditional customer service channels. These technologies provide continuous support, handle routine queries, assist with transactions, and enhance customer engagement by delivering personalized financial advice. By reducing response time and operational costs, AI-driven systems contribute to improved efficiency and betterment of customers satisfactions. The information and communication technology (ICT) has changed the operations of many businesses, and has been becoming a powerful channel for business marketing and communication. However, challenges remain in terms of accuracy, concern, data privacy and customer trust. Artificial Intelligence has transformed the way that banks communicate with their customers in the banking sectors by enabling chatbots instead of humans. This paper examines the role of chatbots and virtual assistants in modern banking, analysing their benefits, limitations, and future potentials in transforming customer's services experience. This paper reviews Indian academic and practitioner literature on AI-powered chatbots and virtual assistants in banking consumer service. Drawing on Indian case studies HDFC — EVA, ICICI — iPal, SBI — SIA, empirical surveys, and policy commentary from the Reserve Bank of India, it synthesises proof on adoption drivers, customer acceptance, technical and governance challenges which includes multilingual NLP limits, measured business benefits, and future research directions. A diagnostic framework and practical recommendations for Indian banks are proposed. Key Indian papers and case documents are provided in the final chapter of the papers.

Keywords: AI chatbots, Artificial Intelligence, Banking, Customer experience, Digital banking, Financial services, Indian banking service transformation, Governance, RBI, Virtual assistants.

“HOW ARTIFICIAL INTELLIGENCE IS USED TO DETECT FAKE NEWS USING DATA ANALYTICS”

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ABSTRACT

Fake news has become a serious issue in today’s digital world, where information spreads quickly through social media, websites, and messaging apps. False information can easily mislead people and create confusion or panic. To solve this problem, Artificial Intelligence (AI) and Data Analytics are being used to automatically detect and reduce the spread of fake news.

AI technologies such as Machine Learning (ML), Natural Language Processing (NLP), and Data Mining help computers understand and analyze the content of news articles. These tools allow systems to study large amounts of data, identify hidden patterns, and decide whether the information is true or fake. AI looks at various factors like the writing style, the trustworthiness of the source, emotional tone, and how users react or share the news.

Data Analytics supports this by collecting and examining data from multiple sources—like social media posts, news websites, and comments—to find trends and connections. Together, AI and Data Analytics make it possible to detect fake news faster and more accurately than humans alone. This research paper discusses how these technologies work together to protect society from misinformation and promote reliable communication online.

Keywords: Artificial Intelligence (AI), Data Analytics, Machine Learning, Fake News Detection, Natural Language Processing (NLP), Deep Learning, Social Media.

ARTIFICIAL INTELLIGENCE IN INDIAN HEALTHCARE: PROGRESS, CHALLENGES, AND POLICY

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ABSTRACT

Artificial Intelligence (AI) is on its way in transforming global healthcare ecosystems by enhancing diagnostic accuracy, accelerating drug discovery, and enabling personalized care. In India, where healthcare delivery faces persistent challenges such as limited infrastructure, uneven access, and workforce shortages, AI presents a significant opportunity to bridge systemic gaps and expand access to quality care. The integration of AI technologies into public health initiatives, telemedicine, diagnostics, and hospital management has gained momentum through government-led programs like the Ayushman Bharat Digital Mission (ABDM) and partnerships with technology firms and medical startups. Recent developments, such as the designation of AIIMS Delhi and PGIMER Chandigarh as Centres of Excellence for Artificial Intelligence, underscore national efforts to institutionalize AI adoption. Furthermore, AI applications in disease surveillance, early detection of tuberculosis, diabetic retinopathy, and teleconsultation platforms such as eSanjeevani are already demonstrating measurable outcomes. However, despite these promising strides, India's AI healthcare transformation is constrained by infrastructural deficits, fragmented health data, regulatory ambiguity, algorithmic bias, and the digital divide between urban and rural populations. This conceptual paper synthesizes secondary data to assess the current status, progress, and challenges of AI in Indian healthcare. It offers an integrated overview of policy developments, practical implementations, and emerging ethical frameworks, culminating in a set of actionable insights to support equitable, transparent, and context-sensitive AI integration across India's health system.

Keywords: Artificial Intelligence; Indian Healthcare; Digital Health; Telemedicine; Health Policy; Challenges; Ethical AI

HOW ARTIFICIAL INTELLIGENCE (AI) IS USED IN DRUG DISCOVERY

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ABSTRACT

Artificial Intelligence (AI) is changing how new medicines are found. In the old way, scientists had to test thousands of chemicals in the lab to see which one might work as a drug. This process took many years, cost a lot of money, and often failed. Now, AI helps make this process faster and easier. AI can look at huge amounts of data very quickly — data about diseases, human cells, and chemicals. It can find patterns and predict which molecules might become good medicines. AI uses computer programs like machine learning and deep learning to learn from data, just like humans learn from experience. It studies how diseases work and how different drugs affect the body, then uses this knowledge to suggest new ideas for medicines. In the future, AI will become even more important. It can help discover cures for new and rare diseases faster. By working together with scientists, AI can help create better, safer, and cheaper medicines for everyone.

Keywords: Artificial Intelligence (AI), Drug Discovery, Machine Learning, Deep Learning, Predictive Modeling, Molecular Design

SECURING THE INTERNET OF THINGS: CHALLENGES, INNOVATIONS, AND FUTURE DIRECTIONS

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ABSTRACT

The Internet of Things (IoT) has revolutionized Industries, Healthcare, and everyday living by enabling seamless interconnectivity among billions of smart devices. However, this rapid growth has also expanded the attack surface, exposing users and organizations to serious cybersecurity threats. Conventional security mechanisms are often ineffective for IoT systems due to their resource constraints, lack of unified standards, and high device diversity. This paper examines the critical security challenges facing IOT ecosystems and analyzes notable case studies of large-scale cyberattacks. It further explores innovative approaches that integrate Artificial Intelligence (AI), Blockchain, Quantum Cryptography, and Zero-Trust Architectures to enhance IoT resilience. Finally, the paper presents future research directions toward developing intelligent, scalable, and trustworthy IoT security frameworks capable of ensuring data integrity, privacy, and system reliability in the connected world.

Keywords: Internet of Things (IoT), Cybersecurity, Artificial Intelligence (AI), Blockchain, Quantum Cryptography, Zero-Trust Architecture, Data Privacy, Network Security, IoT Resilience, Smart Devices.

A STUDY ON ROLE OF AI IN TRANSFORMING THE FINANCIAL SECTOR

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ABSTRACT

Finance has always been driven by numbers, but in the age of Artificial Intelligence (AI), it is increasingly being driven by intelligence itself. Artificial Intelligence (AI) is reshaping finance across retail and corporate banking, capital markets, insurance, payments and central banking. AI systems — from classical machine learning to large language models and agentic systems — improve decision speed and scale, personalize services, automate routine work, and enable novel risk models. At the same time, AI creates new operational, model, concentration and systemic risks that require governance, robust data and regulatory coordination. Artificial Intelligence (AI) is no longer just a futuristic idea — it is already changing how money moves, how loans are approved, how fraud is caught, and how customers interact with banks. This study explores how AI is reshaping the financial sector, from automating routine tasks to offering faster, fairer decisions in lending and investments. It looks at real-life examples where AI has improved fraud detection, enhanced customer service through chatbots, and made back-office processes more efficient. At the same time, the study highlights important challenges — like the risk of biased decisions, over-reliance on technology, and the need for human oversight. By combining insights from research papers, industry reports, and case studies, the paper aims to provide a clear picture of both the opportunities and the risks. The findings suggest that AI can make finance more inclusive, efficient, and secure if implemented responsibly, with strong governance and ethical guidelines.

Keywords: Artificial intelligence, Finance, Technology, Opportunities, and Challenges.

AI IN HEALTH CARE

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ABSTRACT

Artificial Intelligence (AI) is revolutionizing the healthcare industry by enhancing diagnostic accuracy, personalizing treatment, and improving operational efficiency. AI-powered systems, such as machine learning algorithms and natural language processing tools, are increasingly being used to analyze complex medical data, support clinical decision-making, and predict patient outcomes. Applications range from early detection of diseases like cancer and diabetic retinopathy to the optimization of hospital workflows and drug discovery. Despite its vast potential, the integration of AI in healthcare also raises ethical concerns, including data privacy, algorithmic bias, and the need for transparent regulatory frameworks. This paper explores the transformative impact of AI across various domains in healthcare while highlighting the challenges and future directions necessary for responsible and effective implementation

ETHICAL MANAGEMENT OF AI: BALANCING AUTOMATION AND HUMAN VALUES

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ABSTRACT

Artificial Intelligence (AI) and automation are redefining contemporary management practices by enhancing efficiency, accuracy, and evidence-based decision-making. However, the growing dominance of intelligent systems raises critical concerns about preserving essential human values such as empathy, ethics, creativity, and emotional intelligence in organizational contexts. This paper conceptually explores the strategic balance between technological advancement and human-centered management by reviewing and synthesizing extant literature and global best practices. A conceptual framework is developed to illustrate the interrelationship between AI adoption, ethical governance, leadership orientation, and organizational sustainability. The findings emphasize that human-centric leadership, transparent algorithmic design, and ethical decision architectures are crucial to ensuring that AI remains a tool for human augmentation rather than substitution. The study concludes with managerial implications and policy suggestions for fostering responsible AI integration, promoting fairness, accountability, and the long-term well-being of organizations and society.

Keywords: Artificial Intelligence (AI), Human-Centric Management, Ethical Leadership, Automation and Organizational Sustainability, Human-AI Collaboration, Human Values.

AI IN OPERATIONS AND SUPPLY CHAIN MANAGEMENT

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ABSTRACT

Artificial Intelligence (AI) is rapidly transforming operations and supply chain management by enhancing efficiency, agility, and decision-making. AI enables real-time demand forecasting, risk mitigation, and improved supply chain visibility, allowing firms to respond effectively to market volatility and disruptions. Moreover, AI-powered systems foster sustainability through resource optimization and waste reduction. While the integration of AI offers significant opportunities for innovation and competitive advantage, challenges such as data quality, high implementation costs, and ethical considerations remain. The analysis highlights substantial benefits realized through AI adoption such as increased accuracy in demand forecasts, streamlined inventory control, optimized logistical operations, and the strengthening of resilience against disruptions. This research paper examines the role, applications, benefits, and limitations of AI in operations and supply chain management, highlighting its potential to redefine global business ecosystems.

Keywords: Artificial Intelligence (AI), Operations Management, Supply Chain Management, Machine Learning, Predictive Analytics, Logistic, Inventory Optimization Demand Forecasting,

INTEGRATION OF ARTIFICIAL INTELLIGENCE IN CLIMATE MODELING AND SUSTAINABILITY

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ABSTRACT

Artificial Intelligence refers to the reproduction of human cognitive function in machines designed to think ,learn and address problems akin to human abilities. Artificial Intelligence system employs a range of technologies including machine learning and natural language processing to carry out tasks. Artificial Intelligence has taken a position in every sector especially education , industries, business, and so on. Additionally, innovative sustainability solutions and improved climate modeling are two areas where Artificial Intelligence has become a game-changing instrument. As one of the biggest worldwide issues of the 21st century , climate change necessitates precise modeling and successful sustainable development plans. Artificial Intelligence increases the accuracy of weather and climate forecasts , facilitates early warning systems for extreme occurrences and speeds up the processing of complicated datasets. Further more, Artificial Intelligence also takes part in sustainability through making proper use of energy , enhancing management of resources , green cities, green buildings, enhancing agriculture etc. Thus, this paper emphasizes on incorporating Artificial Intelligence for climate data analysis, predictive modelling and attaining sustainable future. It also highlights some of the challenges that are coming in a way of integration of Artificial Intelligence for climate modelling and sustainability.

ANALYSIS ON THE ROLE OF MACHINE LEARNING IN ENHANCING CANDIDATE SCREENING AND SHORTLISTING

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ABSTRACT

The recruitment process has changed significantly with the use of new technologies, especially Machine Learning (ML). Traditional methods for screening and shortlisting candidates can be slow, often biased, and limited in their ability to handle large numbers of applicants. This study looks at how Machine Learning can improve the efficiency and accuracy of candidate evaluation in hiring. By using algorithms that analyse resumes, evaluate skills, and predict how well candidates fit with jobs, organizations can make hiring smoother while promoting fairness and objectivity. The research highlights key ML applications, including natural language processing for parsing resumes, predictive analytics for forecasting candidate performance, and automated ranking systems for shortlisting candidates. The findings suggest that ML-based methods not only lighten the workload for recruiters but also lead to better hiring results by matching candidates' skills with what organizations need. However, issues such as data privacy, bias in algorithms, and ethical concerns still pose challenges. This study stresses the importance of using ML responsibly to develop a recruitment system that enhances both organizational efficiency and the candidate experience.

Keywords: Machine Learning, Candidate Screening, Recruitment, Shortlisting, Talent Acquisition, Predictive Analytics, Artificial Intelligence

SECURING THE INTERNET OF THINGS: CHALLENGES, INNOVATIONS, AND FUTURE DIRECTIONS

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ABSTRACT

The Internet of Things (IoT) has revolutionized Industries, Healthcare, and everyday living by enabling seamless interconnectivity among billions of smart devices. However, this rapid growth has also expanded the attack surface, exposing users and organizations to serious cybersecurity threats. Conventional security mechanisms are often ineffective for IoT systems due to their resource constraints, lack of unified standards, and high device diversity. This paper examines the critical security challenges facing IOT ecosystems and analyzes notable case studies of large-scale cyberattacks. It further explores innovative approaches that integrate Artificial Intelligence (AI), Block-chain, Quantum Cryptography, and Zero- Trust Architectures to enhance IoT resilience. Finally, the paper presents future research directions toward developing intelligent, scalable, and trustworthy IoT security frameworks capable of ensuring data integrity, privacy, and system reliability in the connected world.

Keywords: Internet of Things (IoT), Cybersecurity, Artificial Intelligence (AI), Blockchain, Quantum Cryptography, Zero-Trust Architecture, Data Privacy, Network Security, IoT Resilience,

DIGITAL STRESS: HOW SOCIAL MEDIA SHAPES THE MENTAL HEALTH OF TODAY’S YOUTH

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ABSTRACT

In the digital era, social media has become an integral part of daily life, particularly among youth. Platforms such as Instagram, TikTok, and Snapchat serve as primary spaces for communication, self-expression, and identity formation. However, the constant connectivity and pressure to maintain an idealized online persona have also given rise to a phenomenon known as *digital stress*. This includes experiences such as fear of missing out (FOMO), cyberbullying, comparison anxiety, and the need for validation through likes and followers. These stressors can significantly impact mental health, leading to issues such as anxiety, depression, low self-esteem, and sleep disturbances. While social media offers opportunities for creativity and social support, excessive or unhealthy use can distort self-image and emotional well-being. This paper examines the psychological effects of social media on youth, exploring both its empowering and detrimental aspects. It also highlights the importance of digital literacy, mindful online engagement, and mental health education in mitigating digital stress. Understanding this balance is crucial to promoting a healthier digital environment for the next generation.

Keywords: social media, digital stress, mental health, youth, coping strategies, well-being, anxiety, FOMO

ARTIFICIAL INTELLIGENCE ON HUMAN VALUES

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ABSTRACT

The integration of Artificial Intelligence (AI) into contemporary society has raised critical questions about its impact on human values, ethics, and moral decision-making. This paper examines how AI systems influence, interpret, and potentially reshape fundamental human values such as fairness, autonomy, empathy, and justice. Through an interdisciplinary analysis combining perspectives from computer science, philosophy, and social ethics, the study explores both the risks and opportunities AI presents in value alignment and ethical governance. The research highlights the tension between algorithmic objectivity and human subjectivity, emphasizing the need for transparent, accountable, and value-sensitive AI design. Ultimately, the paper argues that sustainable AI development must be guided by human-centric principles to ensure that technological progress reinforces, rather than undermines, the moral foundations of society.

Keywords: Artificial Intelligence, AI Ethics, Human values, Societal impact, ethical Frameworks, Stakeholder Perspectives.

HARNESSING AI FOR THE FUTURE OF SPACE SCIENCE AND TECHNOLOGY

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ABSTRACT

Artificial intelligence (AI) is rapidly transforming the future of space exploration by enabling autonomy, precision, and efficiency in missions beyond Earth. International Space Research organizations', includes NASA (USA), ESA(Europe), Roscosmos (Russia), ISRO(India), JAXA(Japan), and CSA(Canada), have integrated AI technologies into critical projects that mark milestones in human spaceflight and robotic exploration. From NASA's Perseverance Rover employing autonomous navigation on Mars and ESA's Rosetta mission using AI guided descent on a comet. AI has been Central to planetary exploration. ISRO's Chandrayaan-3 demonstrated hazard detection through AI assisted landing near the lunar South pole, while JAXA's Hayabusa-2 and SLIM missions employed mission learning for asteroid sampling and pinpoint lunar landings. On the international Space station (ISS), a joint platform of NASA, Roscosmos, ESA, JAXA, and CSA, AI-driven systems are such as ESA's CIMON chatbot and robotic assistants support astronauts in real time problem solving and Research tasks. AI algorithms, including Simultaneous Localization and Mapping (SLAM), convolutional neural networks (CNNs), Reinforcement Learning (RL), Kalman filters, and Bayesian models, are being applied for navigation, health monitoring, planetary mapping, anomaly detection, and data analysis. These advancements not only enhance the efficiency of space missions but also reduce dependency on earth-based decision making, which is critical for future long duration missions to the moon, Mars, and beyond. Collectively, the collaboration of leading international agencies in developing AI enabled system underscores the role of artificial intelligence as a cornerstone of next generation space research.

Keywords: Artificial intelligence, Space Exploration, Perseverance Rover, Rosetta Comet mission, Chandrayaan-3, Hayabusa 2, Canadarm2 and Dextre, Autonomous navigation

HARNESSING ROBOTICS AND AUTOMATION FOR COMPETITIVE ADVANTAGE: A MANAGERIAL PERSPECTIVE ON OPPORTUNITIES AND CHALLENGES

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ABSTRACT

Automation and robotics are not futuristic ideas anymore; in the digital economy, they are key forces behind corporate change. Businesses in a variety of sectors are implementing automated procedures, robotic systems, and artificial intelligence to boost output, cut expenses, and provide better customer service. These technologies give businesses major competitive advantages by reducing human error, increasing operational efficiency, and enabling the exploration of novel business models. However, there are also significant strategic challenges associated with the quick integration of automation and robotics. Adoption is hampered by high implementation costs, workforce displacement, skill shortages, and cybersecurity risks.

Furthermore, company executives must give careful consideration to managerial and ethical issues pertaining to human-machine interaction. This research explores the dual nature of automation and robotics by examining the advantages and disadvantages of each from a managerial and business standpoint. The study illustrates how prosperous companies like Amazon, Tesla, and healthcare providers strategically use automation for long-term growth by drawing on case studies and current industry practices. It also highlights how crucial employee retraining, change management, and leadership are to ensuring long-term adoption. The results indicate that although automation and robotics are strong tools for gaining a competitive edge, companies must take a strategic, human-centred, and balanced approach to optimize the advantages and reduce the risks.

Keywords: Robotics, Automation, Business Strategy, Competitive Advantage, Workforce, Challenges, Innovation

A STUDY ON INTEGRATING BLOCKCHAIN AND AI: A NEXT- GENERATION APPROACH TO CYBERSECURITY

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ABSTRACT

In today's digital era, cybersecurity has become a major concern as traditional methods fail to combat advanced cyber threats. The integration of Blockchain and Artificial Intelligence (AI) offers a next-generation solution for enhanced security. Blockchain provides data immutability, transparency, and decentralized trust, while AI enables intelligent automation, anomaly detection, and predictive threat analysis. This study explores their combined role in strengthening cybersecurity through secure authentication, data integrity, fraud detection, and intrusion prevention. Reviewing advancements from 2020–2025, it highlights applications across finance, healthcare, and critical infrastructure. The findings show that Blockchain-AI convergence improves real-time threat detection, trust, and automation, redefining global cybersecurity standards.

Keywords: Blockchain, Artificial Intelligence, Cybersecurity, Threat Detection, Data Integrity, Smart Contracts.

FEATURE-LEVEL FUSION OF ANN AND LSTM FOR ROBUST STOCK PRICE PREDICTION. A STUDY ON LSTM, ANN, AND HYBRID MODELS.

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ABSTRACT

This study explores the impact of Artificial Intelligence (AI) on stock price prediction in India, focusing on the Bombay Stock Exchange (BSE) and National Stock Exchange (NSE). It compares advanced AI models such as Long Short-Term Memory (LSTM) networks, Artificial Neural Networks (ANN), hybrid deep learning systems, and Support Vector Machines (SVM) with traditional prediction methods using stock prices, trading volumes, and sentiment data from news and social media. Results show that AI-based models, particularly LSTM, ANN, and hybrid approaches, deliver higher forecasting accuracy measured by RMSE, MAE, and MAPE. A review of past studies further reveals that most research relies on historical price data, emphasizing accuracy but overlooking diverse data sources and model comparisons. Overall, this study highlights AI's transformative potential—especially through LSTM, ANN, and hybrid models in improving stock prediction and guiding smarter investment decisions in India.

Keywords: Stock Price Prediction, LSTM, Artificial Intelligence, Artificial Neural Network (ANN), Hybrid Model, Deep Learning, Time Series Prediction, Featured engineering, Financial Indicators, Non-linear Modelling, Volatility Forecasting, Multivariate data, Forecast horizons, Scaling.

ARTIFICIAL INTELLIGENCE AND ITS IMPACT ON FINANCIAL DECISION MAKING

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ABSTRACT

This study explores the impact of Artificial Intelligence (AI) on financial decision-making processes at Oracle Financial Services Software Limited. The focus is on understanding how AI adoption has influenced the accuracy, speed, and efficiency of financial operations, as well as risk management, investment decisions, and compliance reporting within the organization. AI technologies, including predictive analytics, machine learning, chatbots, and robotic process automation, play a crucial role in enabling data-driven decisions, optimizing resource allocation, and enhancing operational effectiveness in financial functions. The research examines key metrics such as forecasting accuracy, capital budgeting, investment simulations, risk and fraud detection, and the reduction of manual workloads in compliance processes. It also assesses the role of Oracle in integrating AI tools into financial systems and building employee capacity to leverage these technologies for better decision-making. The findings highlight both the positive impacts of AI on decision quality and efficiency, as well as areas where employees remain neutral or less familiar with AI applications.

This study contributes to a broader understanding of AI's role in transforming financial management in corporate settings and offers insights for financial institutions and organizations seeking to enhance decision-making processes, operational efficiency, and strategic outcomes through AI adoption.

Keywords: Artificial Intelligence, Financial Decision-Making, Predictive Analytics, Investment Decisions, Risk Management, Compliance, Operational Efficiency.

ARTIFICIAL INTELLIGENCE – INTERVENTIONS AND IMPACTS ON BUSINESS AND SOCIETY AI

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ABSTRACT

Artificial Intelligence in Corporate Governance - A Case Study of Indian Listed Companies The Study explores the transformative application and growing usage of Artificial Intelligence (AI) within the corporate governance frameworks of listed companies in India. Amidst increasing regulatory scrutiny, stakeholder demands for transparency, and the complexity of modern business operations, Indian corporations are increasingly leveraging AI technologies to enhance governance effectiveness, efficiency, and accountability. This study employs a case-based approach, examining the practical implementation of AI across key governance pillars within select Indian listed entities. It investigates how AI is being utilized for automating compliance monitoring (e.g., SEBI LODR regulations, insider trading detection), enhancing risk management through predictive analytics (identifying financial, operational, and reputational risks), optimizing board effectiveness via data-driven performance insights and meeting analysis, and improving stakeholder communication through sentiment analysis and personalized reporting. The analysis reveals significant potential benefits, including reduced compliance costs, proactive risk mitigation, more informed strategic decision-making by boards, and strengthened investor trust. However, the study also critically examines the challenges inherent in AI adoption, such as data privacy concerns, algorithmic bias, the need for robust IT infrastructure, the digital skills gap among board members and management, and the evolving regulatory landscape surrounding AI use. By synthesizing findings from these case studies, this research provides valuable insights into

the current state, practical applications, opportunities, and hurdles of AI integration in Indian corporate governance. It underscores AI's role not as a replacement for human judgment, but as a powerful tool augmenting governance capabilities, ultimately contributing to more resilient, transparent, and well-governed Indian corporations in the digital age. The findings offer implications for boards, regulators, and companies navigating the intersection of technology and governance.

Keywords: Transparency, Accountability, Operational Efficiency, Risk Mitigation, Investor Trust and Governance Augmentation.

THE ROLE OF ARTIFICIAL INTELLIGENCE IN TRANSFORMING HEALTH CARE SYSTEMS

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ABSTRACT

Artificial Intelligence (AI) has emerged as a transformative force in the field of healthcare, offering innovative solutions to some of the most pressing challenges faced by modern medicine. From early disease detection and accurate diagnosis to personalized treatment plans, AI has revolutionized healthcare delivery by enhancing efficiency, precision, and accessibility. Machine learning algorithms and predictive analytics are enabling physicians to identify health risks earlier and tailor treatment based on patient-specific data. Furthermore, AI-powered tools such as robotic surgery, virtual health assistants, and telemedicine platforms are bridging the gap in healthcare accessibility, especially in remote regions and isolated communities. Despite its potential, the integration of AI into healthcare also poses ethical, social, and practical challenges, including concerns of data privacy, algorithmic bias, and the need for adequate training of medical professionals. This paper explores both the opportunities and challenges of AI in healthcare, emphasizing its role in enhancing patient care, reducing costs, and improving health outcomes. It concludes by proposing strategies to integrate AI responsibly, ensuring that technological advancements align with ethical considerations and the holistic well-being of individuals and communities.

Keywords: Artificial Intelligence, Healthcare, Diagnosis, Ethics, Innovation

REVOLUTIONIZING HEALTHCARE: THE TRANSFORMATIVE POWER OF ARTIFICIAL INTELLIGENCE

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ABSTRACT

Artificial Intelligence (AI) is transforming the healthcare landscape by enhancing patient care, streamlining clinical workflows, and improving outcomes. This presentation explores the applications of AI in healthcare, including disease diagnosis, personalized medicine, predictive analytics, and clinical decision support systems. We will discuss the potential benefits of AI in healthcare, such as improved accuracy, reduced errors, and enhanced patient experiences. Additionally, we will address the challenges and limitations of AI adoption in healthcare, including data quality, ethics, and regulatory frameworks. Through case studies and real-world examples, this presentation will demonstrate the potential of AI to revolutionize healthcare and improve human lives.

Keywords: Artificial Intelligence, Healthcare, Machine Learning, Clinical Decision Support Systems, Personalized Medicine.

GENERATIVE AI REVOLUTION IN CYBERSECURITY: A COMPREHENSIVE REVIEW OF THREAT INTELLIGENCE AND OPERATIONS

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ABSTRACT

In today's hyper-connected digital environment, cyber threats are becoming increasingly sophisticated, posing significant challenges to organizations and individuals worldwide. Traditional cybersecurity systems often struggle to respond quickly and intelligently to dynamic attack patterns. Generative Artificial Intelligence (GAI) is emerging as a transformative force in cybersecurity by enabling automated threat detection, predictive analysis, and intelligent incident response. Leveraging advanced machine learning and deep learning models, GAI can analyze massive volumes of threat data, simulate potential attack scenarios, and generate adaptive defense strategies with minimal human intervention. This study provides a comprehensive review of GAI applications in threat intelligence and cybersecurity operations, examining its role in anomaly detection, intrusion prevention, and vulnerability assessment. Furthermore, the paper discusses the limitations and ethical risks associated with GAI, including model bias, data misuse, and adversarial exploitation. The research concludes by emphasizing the importance of secure AI deployment, continuous learning frameworks, and regulatory alignment to ensure trustworthy and resilient cybersecurity ecosystems powered by Generative AI.

Keywords: Generative Artificial Intelligence (GAI), Cybersecurity, Threat Intelligence, Machine Learning, Deep Learning, Anomaly Detection, Automation, AI Ethics, Security operations.

THE IMPACT OF ARTIFICIAL INTELLIGENCE ON MEDICAL DIAGNOSTICS AND PREDICTIVE HEALTHCARE: INSIGHTS FROM HEALTHCARE INSTITUTIONS IN INDIA

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ABSTRACT

Artificial intelligence (AI) is changing healthcare by improving medical diagnostics, disease prediction and optimizing treatment planning. In India, AI is helping to close gaps related to accessibility, affordability and quality, especially in areas with few doctors, rural and low-resource areas. This study explores the impact of AI on medical diagnostics and predictive healthcare using insights from Indian healthcare institutions and startups. It also addresses challenges related to ethics, infrastructure and data policy. The findings show that adopting AI has significantly improved diagnostic precision, facilitated early disease detection and strengthened predictive healthcare systems across India. However, challenges such as inadequate infrastructure, data privacy concerns and a shortage of skilled professionals remain significant obstacles and hinder widespread adoption. The paper concludes that with strong policy support, ethical governance and collaborative innovation, AI can lead India towards a more equitable, fair, efficient and sustainable healthcare.

Key Words: Artificial Intelligence, Disease Prediction, Sustainable Healthcare

ARTIFICIAL INTELLIGENCE AND HUMAN VALUES: NAVIGATING ETHICAL FRONTIERS IN A DIGITAL AGE.

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ABSTRACT

Artificial Intelligence (AI) has rapidly evolved over the past decades from being largely academic curiosities to becoming embedded in many sectors including healthcare, justice, finance, employment, and public governance. With this diffusion, there has been increasing concern that AI systems, while powerful, risk conflicting with fundamental human values such as privacy, fairness, autonomy, dignity, trust, accountability, and human well-being. The ethical dimension of AI is not a side issue but central to how the technology shapes society (Murphy, Di Ruggiero, Upshur et al., 2021; The Interrelation between Data and AI Ethics in the context of Impact Assessments, 2020). The motivation of this work lies in understanding how AI can both enhance and potentially erode human values, and how we might navigate those trade-offs. There is also a recognized gap between normative ethical discourse (what should be) and actual practices and frameworks that govern AI systems in the real world. By examining secondary data, including academic studies, policy documents, ethics guidelines, empirical reports this study seeks to map current understandings of how AI interacts with human values, what challenges are being identified, what values are most frequently at stake, and how these ethical concerns are being addressed or mitigated. The significance of this work is multifold: first, it contributes to theoretical clarity by cataloguing which human values are most relevant in AI contexts; second, it aids policymakers, technologists, and civil society by summarizing observed challenges and institutional responses; third, it informs future research and design by highlighting gaps. In an era where AI deployments are widening fast, understanding the ethical frontiers is crucial for ensuring that AI serves human well-being rather than undermining it.

Key Words: Artificial Intelligence, policymakers,, ethical frontiers

EMOTIONAL AI IN CUSTOMER INTERACTIONS

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ABSTRACT

The progression of AI technology has already reached a stage that is nothing short of a revolution, as machines not only process data but also understand and interpret human feelings. The change is very obvious, and it goes by the name of Emotional AI or Affective Computing. Emotional AI allows the firms to create systems that can monitor emotions and be aware of them. Technology like natural language processing (NLP), computer vision, and speech recognition are the sources of these moods, tones, and sentiments recognition. The paper discusses the increasingly influential role of Emotional AI in the customer interaction realm, its mechanisms, applications, ethical issues, and its impact on customer satisfaction and brand loyalty. The paper through literature review and case studies analysis, shows how Emotional AI takes the human empathy and digital efficiency gap to bridge. The study finds that use of Emotional AI brings about more personalization and engagement but its success is contingent upon ethical data use, transparency and responsible emotion modeling.

Keywords: Emotional AI, Affective Computing, Customer Experience, Human Computer Interaction, Emotion Recognition, Customer Engagement

AI AND ETHICAL MARKETING -BALANCING PERSONALIZATION, PRIVACY AND TRANSPARENCY

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ABSTRACT

Artificial Intelligence (AI) is transforming marketing practices by introducing advanced tools for hyper-personalization, predictive analytics, and real-time customer engagement. These technologies enable businesses to craft highly tailored experiences, enhancing consumer satisfaction and loyalty. At the same time, the growing dependence on AI raises pressing ethical questions related to privacy, data ownership, algorithmic fairness, and the transparency of decision-making processes. Striking the right balance between personalization and ethical responsibility is essential to avoid risks of surveillance, bias, and consumer distrust. This paper examines how marketers can integrate ethical principles into AI-driven strategies by promoting responsible data use, ensuring transparency, and safeguarding individual rights. Furthermore, the study explores the role of regulatory frameworks, corporate governance, and consumer awareness in shaping ethical AI marketing. It emphasizes that building trust requires not only compliance with policies but also proactive efforts such as explainable AI systems, clear consent mechanisms, and value-driven engagement models. By examining emerging practices across industries, the paper highlights how organizations can leverage AI innovations responsibly while preserving consumer dignity and societal trust.

Keywords: Artificial Intelligence, organizations, Leverage

**IMPACT OF AI CHATBOTS ON BRAND LOYALTY AND CUSTOMER
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The swift deployment of Artificial Intelligence (AI) in customer interaction has placed chatbots at the center of change as a disruptive force in brand consumer relations. In this paper, the influence of AI driven chatbots on customer loyalty and retention is analyzed with focus on their ability to provide customized, real time, and budget friendly customer care. Through the mimicry of human conversations, chatbots improve customer experience through immediate query resolution, 24/7 service, and data based personalization. These abilities not only intensify customer satisfaction but also create trust and emotional bonding with brands, which intensifies loyalty. In addition, chatbots give firms valuable feedback on consumer behavior, allowing them to create specific retention strategy designs. Challenges like limited empathy, excessive reliance on automation, and privacy issues, however, remain key impediments to achieving their full potential. This research points out that although AI chatbots are unable to substitute fully for human interaction, their thoughtful integration can greatly enhance customer loyalty and affirm long term brand commitment when complemented with human assistance.

Keywords: AI technologies, Chatbots, 24/7 service

STRENGTHENING IOT SECURITY: AN INTEGRATED AI AND BLOCKCHAIN FRAMEWORK

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ABSTRACT

The proliferation of the Internet of Things (IoT) has connected billions of devices globally, spanning healthcare, industrial automation, smart cities, and consumer electronics. While this connectivity improves operational efficiency and data-driven decision-making, it also significantly increases the attack surface. This research proposes a **hybrid AI-Blockchain security framework** that integrates federated learning for decentralized anomaly detection with blockchain-based authentication. The framework ensures secure communication, real-time threat detection, and tamper-proof device validation. Simulations using **IoT-23** and **UNSW-NB15** datasets indicate that the framework surpasses traditional centralized ML and blockchain-only approaches in detection accuracy, latency reduction, and resource optimization. Key contributions include a comprehensive threat taxonomy, a scalable security architecture, integration of federated learning with blockchain for continuous monitoring, and quantitative performance evaluation. This work lays the groundwork for resilient IoT networks and informs future research in post-quantum cryptography, explainable AI, and privacy-preserving analytics.

Keywords: IoT Security, Blockchain, Federated Learning, Threat Detection, Zero-Trust, Post-Quantum Cryptography, Smart Devices





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